

# YOUR HOME, YOUR LEGACY

***Understanding Trusts, Wills & Real Estate***



**A simple guide for homeowners who want clarity, peace of mind, and a plan that serves the people they love.**

[www.CallTodaysHome.com](http://www.CallTodaysHome.com)

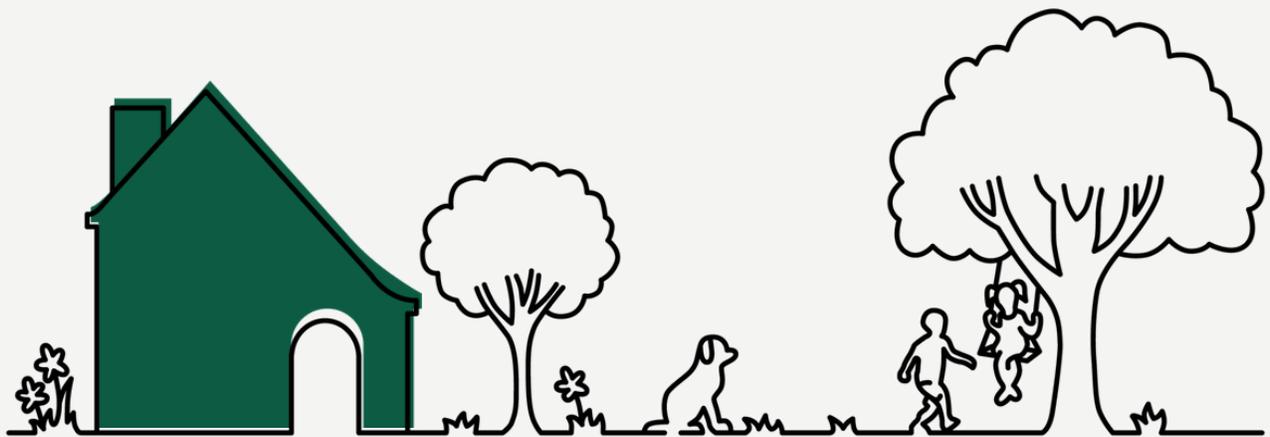
© 2026 Today's Home



For many families, a home is the single largest asset they own. It holds memories, milestones, and often generations of meaning. Yet, when it comes to estate planning, real estate is often the least understood part of the plan.

Estate planning isn't about preparing for the end of life. It's about preparing well for the life your family will continue to live.

This guide is designed to help Alabama homeowners understand, at a high level, how wills and trusts affect real estate, what happens to a home when someone passes away, and why planning ahead brings peace instead of pressure.



*It's always more than just a house.*



## What Happens to a Home When Someone Passes Away?

In Alabama, if a homeowner passes away and their property is not properly planned for, the home may go through probate.

Probate is a court-supervised process used to:

- Validate a will (if one exists)
- Identify heirs
- Pay debts
- Transfer ownership of property

While probate is common, it can also be:

- Time-consuming
- Public
- Stressful for families
- Complicated when real estate is involved

The more valuable or emotionally significant the property, the more important clear planning becomes.



*At Today's Home, it's always more than just a house.*



## Understanding Wills and Real Estate

A will is a legal document that states who should receive your assets after your death.

### Pros of a Will

- Simple to create
- Less expensive upfront
- Allows you to name heirs, guardians, and an executor
- Better than having no plan at all

### Cons of a Will (in Alabama)

- A will does not avoid probate
- The probate process becomes public record
- Transfers of property can be delayed
- Family members may experience added stress or confusion
- Real estate cannot be transferred until probate is complete

A will gives direction, but it does not always give speed or privacy.

*At Today's Home, it's always more than just a house.*



## Understanding Trusts and Real Estate

A trust is a legal arrangement where assets, including real estate, are held by a trust and managed according to written instructions. The most common option for homeowners is a revocable living trust.

### How a Revocable Living Trust Works

- You create the trust during your lifetime
- You typically serve as trustee while alive
- Your home is legally titled into the trust
- You maintain full control
- Upon death or incapacity, a successor trustee carries out your wishes

### Pros of a Trust

- Avoids probate for assets held in the trust
- Keeps family matters private
- Allows faster transfer of property
- Provides clarity and direction
- Helps during incapacity, not just after death
- Can reduce family conflict

*At Today's Home, it's always more than just a house.*



## Understanding Trusts and Real Estate cont.

### Cons of a Trust

- Higher upfront cost
- Requires proper setup and funding
- Needs occasional review and updates
- Must be coordinated with deeds and titles

A trust does not replace a will entirely, but it can greatly simplify what happens to your home.

### Wills vs. Trusts: A Simple Comparison

FEATURE	WILL	TRUST
Avoids probate	No	Yes
Public Record	Yes	No
Controls Real Estate	After Probate	Immediately
Works during incapacity	No	Yes
Cost upfront	Lower	Higher
Ease for heirs	Moderate	High

There is no one-size-fits-all solution. The right choice depends on your family, assets, and goals.

*At Today's Home, it's always more than just a house.*



## Common Myths That Create Confusion

**“Trusts are only for wealthy people.”**

Not true. Many everyday homeowners use trusts for clarity and simplicity.

**“A will keeps things out of court.”**

In Alabama, a will still goes through probate.

**“My spouse automatically gets the house.”**

Not always. Timing, titles, and family circumstances matter.

**“My family will figure it out.”**

They can—but planning ahead makes it easier and less painful.

*At Today's Home, it's always more than just a house.*



## Why Real Estate Requires Special Attention

Homes are not like bank accounts. Deeds, titles, mortgages, and taxes all affect how property transfers.

Without clear planning:

- A home may be tied up in court
- Heirs may struggle to sell or refinance
- Family disagreements can arise
- Decisions may be rushed during emotional moments

Thoughtful planning allows your home to continue serving your family, rather than becoming a burden.

*At Today's Home, it's always more than just a house.*



## What Alabama Homeowners Should Know

- Alabama follows a formal probate process
- Probate timelines can vary
- Properly titled trust property can bypass probate
- Deeds must be prepared correctly to align with estate plans
- Estate plans should be reviewed after major life or real estate changes

This is why coordination between legal planning and real estate guidance matters.

### Building the Right Team

Estate planning works best when professionals collaborate.

Your team may include:

- An estate planning attorney
- A tax or financial professional
- A real estate professional who understands legacy planning

Each plays a different role, and together they help protect what matters most.

*At Today's Home, it's always more than just a house.*



## Building the Right Team

### A Final Word of Encouragement

Your home represents more than ownership. It represents care, provision, and stewardship. Planning ahead doesn't remove uncertainty from life, but it does replace confusion with clarity and stress with peace. Whether you choose a will, a trust, or a combination of both, the most important step is starting the conversation.

At Today's Home, we believe legacy is built one wise decision at a time.

If you have questions and would like to have a conversation with one of the Today's Home professionals, please visit our website, [www.CallTodaysHome.com](http://www.CallTodaysHome.com), or scan this code.

Today's Home | (205) 588-8282  
[info@calltodayshome.com](mailto:info@calltodayshome.com)



*This guide is provided for educational purposes only and is not legal or tax advice. Estate planning laws vary based on individual circumstances. For guidance specific to your situation, consult a qualified Alabama estate planning attorney or professional.*

*At Today's Home, it's always more than just a house.*