

# **A Practical Guide for Families Navigating Estate Property in Maryland**

*What to Expect, What to Do, and How to Protect Your Family*

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Prepared for Maryland Families  
2025 Edition

**IMPORTANT LEGAL DISCLAIMER**

This guide is for general informational and educational purposes only. It is not legal advice and does not create an attorney-client relationship. Maryland estate and probate laws are complex and subject to change. Every estate situation is unique.

You should consult a licensed Maryland estate attorney before making any decisions about estate administration, property transfers, or tax planning. Do not rely solely on this guide.

## **Introduction: Why This Guide Exists**

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Losing a loved one is one of the most difficult experiences a family can face. In the midst of grief, many families suddenly find themselves responsible for real estate — perhaps a family home, a rental property, or land that has been in the family for generations. The legal and financial questions can feel overwhelming: Who has authority to act? What happens to the mortgage? Can we sell the house? How much will taxes cost? Not to mention maintaining the property while all of this is figured out. And if you're out of State, it can be even more difficult.

This guide is designed to give Maryland families a clear, plain-language overview of the estate property process — from the moment of death through the final transfer or sale of real property. It covers Maryland-specific laws, the probate process, tax implications, and practical steps you can take to protect your family's interests.

Maryland has its own unique rules that differ significantly from other states, including both a state estate tax and an inheritance tax, specific transfer and recordation fees, and local Orphans' Courts that handle probate matters. Understanding these rules in advance can save your family significant time, money, and stress.

## **Section 1: What Happens to Real Property When Someone Dies in Maryland**

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### **The Two Main Scenarios: With a Will vs. Without a Will**

When a property owner dies in Maryland, what happens to their real estate depends first and foremost on whether they left a valid will.

#### **Dying With a Will (Testate)**

If the deceased person (called the "decedent") had a valid will, the will directs who receives the property. However — and this is critical — having a will does not mean the property

automatically transfers. In most cases, the will must go through the Maryland probate process before property can be transferred to beneficiaries.

- The will names an executor (called a "Personal Representative" in Maryland) who is responsible for administering the estate
- The Personal Representative must be appointed by the court before they can act on behalf of the estate
- Real property remains part of the estate until formally transferred to the named beneficiary
- If the will is contested by family members, the transfer can be delayed for months or years

### Dying Without a Will (Intestate)

When someone dies without a valid will, Maryland's intestacy laws determine who inherits the property. These rules follow a strict hierarchy and may not reflect the decedent's wishes.

Surviving Family	Who Inherits Real Property
Spouse only (no children)	Spouse inherits everything
Spouse + children (spouse's children)	Spouse inherits everything
Spouse + children (not spouse's)	Spouse gets 1/2, children split 1/2
Children only (no spouse)	Children share equally
No spouse or children	Parents, then siblings, then more distant relatives
No surviving relatives	Property escheats to the State of Maryland

Intestate succession can create complicated co-ownership situations, especially when there are many heirs. For example, if four adult children inherit a home equally, all four must agree on what to do with it — sell it, rent it, or have one buy out the others.

### Special Ways Property Can Pass Outside of Probate

Not all real property must go through probate. Depending on how the property was titled, it may pass directly to a surviving co-owner or beneficiary without court involvement.

#### Joint Tenancy with Right of Survivorship

If two or more people own property as joint tenants with right of survivorship (JTWROS), the surviving owner(s) automatically inherit the deceased owner's share. This is common for married couples. No probate is needed for this transfer, though a new deed should be recorded to clear the title.

## Tenancy by the Entirety

This form of ownership is available only to married couples in Maryland and provides automatic survivorship rights similar to joint tenancy. It also offers protection from one spouse's creditors. Upon the death of one spouse, the surviving spouse becomes the sole owner by operation of law.

## Life Estate Deeds

A life estate deed gives one person (the life tenant) the right to use and occupy property during their lifetime, with the property automatically passing to named remainder beneficiaries upon death. Life estate property avoids probate but comes with limitations — the life tenant cannot sell the property without the remaindermen's consent.

## Revocable Living Trusts

Property held in a properly funded revocable living trust does not go through probate. The successor trustee can transfer the property according to the trust's terms without court oversight. This is one of the most effective probate-avoidance strategies available to Maryland residents.

## Transfer-on-Death (TOD) Deeds

Maryland enacted the Uniform Real Property Transfer on Death Act, which allows property owners to designate a beneficiary on the deed who automatically receives the property at death without probate. As of 2024, these "TOD deeds" are a valuable planning tool for Maryland homeowners.

### Key Takeaway

Before assuming property must go through probate, check the deed at the Maryland Land Records office to see how the property is titled. The deed language determines whether survivorship rights exist. Look for phrases like 'joint tenants,' 'right of survivorship,' or 'tenants by the entirety.'

## Section 2: The Maryland Probate Process

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Probate is the legal process by which a deceased person's estate is administered under court supervision. In Maryland, probate is handled by the Register of Wills in the county where the decedent lived at the time of death.

### Where Probate Takes Place: Maryland's Orphans' Courts

Each of Maryland's 23 counties and Baltimore City has an Orphans' Court and a Register of Wills office. The Orphans' Court has jurisdiction over the probate of wills and administration of

estates. Proceedings must be filed in the county where the decedent was domiciled (legally residing) at death.

If the decedent owned real property in multiple Maryland counties but lived in one, probate is still filed in the county of domicile — but the Personal Representative will need to address property in other counties as well.

## **Step-by-Step Overview of the Maryland Probate Process**

- File the petition. The Personal Representative (or an interested person if no PR is named) files a petition with the local Register of Wills, along with the original will (if any), the death certificate, and a list of heirs.
- Appointment of Personal Representative. The Register of Wills issues Letters of Administration (or Letters Testamentary if there's a will), which gives the PR legal authority to act on behalf of the estate.
- Inventory of estate assets. Within 3 months, the PR must file an inventory of all probate assets, including real property, personal property, and financial accounts, with their estimated values.
- Notify creditors and pay debts. The PR must publish a notice to creditors in a local newspaper. Creditors have 6 months from the date of first publication to file claims. The PR must pay valid debts before distributing assets to heirs.
- File estate tax returns. Maryland has its own estate tax. If the estate's value exceeds the exemption threshold, Maryland estate tax returns must be filed with the Comptroller. Federal estate tax may also apply.
- Distribute assets to heirs or beneficiaries. After debts and taxes are paid, the remaining assets — including real property — can be distributed according to the will or intestacy laws.
- File final accounting and close the estate. The PR files a final account with the Register of Wills showing all receipts and disbursements. Once approved, the estate is formally closed.

## **How Long Does Maryland Probate Take?**

A straightforward Maryland estate with no disputes typically takes 6 to 18 months to complete. Larger or more complex estates, or those involving disputes, can take 2 to 5 years or more. Key factors that affect the timeline include:

- Whether there is a valid will (intestate estates can take longer)
- The number and complexity of assets
- Whether creditors file claims
- Whether heirs or beneficiaries dispute the will or the PR's actions
- Whether real property needs to be sold (which adds time)
- Whether estate taxes are owed and require negotiation

## Maryland Small Estate Procedures

For smaller estates, Maryland offers simplified administration procedures that can save significant time and expense.

### Small Estate Administration (Under \$50,000)

If the total probate estate is worth \$50,000 or less (or \$100,000 if the sole heir is the surviving spouse), the estate qualifies for Small Estate Administration under Maryland law. This streamlined process requires less paperwork and court involvement.

### Simplified Administration

If all persons interested in the estate consent, Maryland permits Simplified Estate Administration. Under this procedure, the estate can be settled and closed more quickly, without many of the formal filing requirements of regular administration.

#### Important Note on Real Property in Small Estates

Even if an estate qualifies as a 'small estate,' real property (real estate) is often still included in the estate valuation and may require probate to transfer clear title. Do not assume that a small estate means real property automatically passes without court involvement.

## The Personal Representative's Duties Regarding Property

The Personal Representative (PR) has specific, legally defined duties when it comes to real property in the estate. Understanding these duties helps families know what to expect and helps PRs avoid personal liability.

- Secure and maintain the property — the PR must take reasonable steps to protect estate real property from damage, deterioration, or loss. Property Preservation is one of my specialties as it's a service we deploy for REO and rental properties daily.
- Obtain insurance — the PR should ensure the property has adequate homeowner's or landlord's insurance during the administration period. Should you need vendors for this, we can assist here as well.
- Pay ongoing expenses — mortgage payments, property taxes, HOA fees, and utilities must be paid from estate funds to preserve the property's value
- Value the property — the PR must obtain a fair market value of the property (typically through a CMA - comparative market analysis) for the inventory filing
- Keep records — the PR must keep detailed financial records of all income and expenses related to the property. This is imperative and we have some tips and tricks that can help
- Act in the interests of all beneficiaries — the PR cannot favor some heirs over others or use estate property for personal benefit

## Section 3: Options for the Property — Sell, Transfer, Rent, or Keep

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Once the estate is opened and the Personal Representative has authority, the family or PR faces one of the most important decisions: what to do with the real property. There are typically four options.

### Option 1: Sell the Property

Selling estate property is the most common outcome, particularly when multiple heirs are involved or when the estate needs cash to pay debts and taxes. The PR has the authority to list and sell real property without court approval in most circumstances, though beneficiaries should be kept informed.

#### Working with a Real Estate Agent

Estate sales differ from conventional sales in several ways: the seller is a legal entity (the estate), not an individual; the PR may have limited knowledge of the property's condition; estate disclosures have specific requirements; and timelines may be longer due to court or PR approval needs. Specializing in this niche helps my clients proceed as efficiently as possible during what is already a difficult time.

#### Title and Closing Issues

Estate property sales not only require special handling at closing, but before title is even engaged. The deed will be executed by the Personal Representative on behalf of the estate. Title companies may require: certified Letters of Administration, an estate tax waiver or clearance letter from Maryland Comptroller, a death certificate, confirmation that creditor notification periods have passed and more.

#### Estate Tax Clearance

Before proceeds can be distributed (and sometimes before closing), the estate may need an estate tax waiver or clearance from the Maryland Comptroller's office. Plan for this in your timeline — it can add weeks, or months.

### Option 2: Transfer Property to Heirs or Beneficiaries

If the will directs that property be given to specific beneficiaries, or if all heirs agree to keep the property in the family, the PR can transfer it through a Personal Representative's Deed. This deed is recorded in the county land records and formally transfers title from the estate to the named beneficiary or beneficiaries.

A Personal Representative's Deed is subject to Maryland recordation and transfer taxes, though there are important exemptions for transfers to direct lineal heirs (children, grandchildren) and spouses. More on this in Section 5.

### Option 3: Rent the Property

The estate may rent out property during the administration period to generate income. The PR has authority to lease property on behalf of the estate, though this adds complexity to

administration. If heirs ultimately keep the property, they may choose to continue renting it out. Key considerations include:

- Short-term rental income is estate income and must be accounted for in the final accounting
- Existing tenants have legal rights that must be respected during the estate process
- If the property is to be sold, existing leases may affect marketability and buyer pool

### Option 4: Keep the Property (Heir-Owned)

If one or more heirs wish to keep the property, the estate distributes it to them via a Personal Representative's Deed. If multiple heirs take title together, they become co-owners. This can work well if all co-owners agree on how to use and manage the property — or can become a source of serious conflict.

Co-owners who cannot agree on what to do with inherited property may eventually need to pursue a "partition" action in Maryland Circuit Court, in which a judge can order the property sold and the proceeds divided among the owners.

#### Family Decision-Making Tip

Before the estate is closed, hold a family meeting to discuss the property's future. Putting agreements in writing — even informally — can prevent misunderstandings. If heirs will co-own property, consider drafting a co-ownership agreement with an attorney that addresses decisions like maintenance costs, rental income, future sale, and buyout rights.

## Section 4: Maryland Tax Implications

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Maryland is one of only a handful of states that imposes both a state estate tax and an inheritance tax. Understanding both is critical for estate planning and administration.

### Maryland Estate Tax

Maryland's estate tax is a tax on the right to transfer property at death, paid by the estate before assets are distributed to heirs.

Feature	Details
Who pays?	The estate (not individual heirs)
Exemption threshold	\$5 million (as of 2025) — estates below this pay no Maryland estate tax

Tax rate	Progressive rates up to 16% on amounts above the exemption
When due?	9 months after date of death (with 6-month extension available)
Who files?	The Personal Representative files with the Maryland Comptroller

Note: The Maryland estate tax exemption is currently set at \$5 million and is not indexed for inflation. This is significantly lower than the current federal estate tax exemption, meaning some estates will owe Maryland estate tax even if no federal estate tax is due.

## Maryland Inheritance Tax

Maryland's inheritance tax is paid by the individual heirs who receive property, not by the estate itself. However, the Personal Representative typically withholds the tax from each heir's distribution before releasing it.

Heir Relationship	Maryland Inheritance Tax Rate
Children, grandchildren, parents, grandparents (lineal heirs)	0% — exempt
Spouse	0% — exempt
Siblings	0% — exempt (as of 2010 amendment)
Domestic partners	0% — exempt
Nieces, nephews, cousins, friends, non-relatives	10% on value received

For most families, the inheritance tax is not a major concern because direct family members are exempt. However, if the decedent left property to non-relatives — a friend, a partner, a caregiver — those individuals will owe 10% inheritance tax on the value of what they receive.

## Federal Estate Tax

The federal estate tax applies to estates valued above the federal exemption, which is currently approximately \$13.6 million per individual (2024 figure, subject to change). Only very large estates are affected by federal estate tax. However, the federal exemption is scheduled to be reduced significantly after 2025 unless Congress acts. Families with substantial estates should consult an estate planning attorney about this issue.

## Capital Gains Tax and the Step-Up in Basis

One of the most significant — and often misunderstood — tax benefits of inheriting property is the "stepped-up basis" rule under federal law.

When you inherit property, your tax "basis" in that property (used to calculate capital gains when you sell) is stepped up to the fair market value of the property at the time of the decedent's

death. This means if you sell inherited property soon after receiving it for approximately its date-of-death value, you owe little or no capital gains tax.

**Example:** Your parent(s) purchased a home in 1985 for \$80,000. At the time of death, it was worth \$450,000. Your basis in the inherited property is \$450,000. If you sell it for \$460,000, your taxable gain is only \$10,000 — not \$380,000.

The step-up in basis is a powerful benefit for heirs who inherit appreciated property. However, it applies only to inherited property, not to gifts made during the decedent's lifetime. This distinction matters significantly for tax planning.

## Maryland Transfer Taxes and Recordation Fees

When real property is transferred — whether by sale or by estate distribution — Maryland imposes transfer taxes and recordation fees. These are separate from estate and inheritance taxes.

Fee/Tax	Rate / Amount
State transfer tax	0.5% of consideration (sale price or assessed value)
County transfer tax	Varies by county (0.5% to 1.5%+)
State recordation tax	\$4.95 per \$500 of consideration
County recordation tax	Varies by county

**Important Exemption:** Transfers of real property from an estate to a direct lineal heir (child, grandchild, parent, grandparent) or spouse are exempt from Maryland transfer taxes and typically receive reduced recordation tax treatment. This can represent a significant savings on high-value properties.

### Tax Planning Note

Given the complexity of Maryland's dual estate/inheritance tax system plus federal tax rules, families with estates that may approach or exceed \$5 million in value should consult both a Maryland estate attorney and a CPA or tax advisor who specializes in estate taxation. Proper planning can save tens of thousands of dollars.

## Section 5: When Heirs Disagree

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Disagreements among heirs about inherited property are extremely common and can be among the most painful parts of the estate process, combining financial stakes with family dynamics and grief. Understanding your options helps.

## Common Sources of Conflict

- One heir wants to sell the property; another wants to keep it
- Heirs disagree about the property's value or asking price
- One heir has been living in the property and may expect to stay
- Disagreements about the Personal Representative's decisions or fees
- Claims that the will is invalid or was the product of undue influence or fraud
- Disputes over whether the decedent promised property to a specific person

## Options for Resolving Disputes

### Family Negotiation

Many disputes can be resolved through direct conversation and compromise. Consider bringing in a neutral family member, a trusted advisor, or a family mediator to facilitate discussions before turning to lawyers.

### Mediation

Mediation is a voluntary, confidential process in which a neutral mediator helps disputing parties reach an agreement. It is significantly faster and less expensive than litigation. Maryland courts encourage mediation in estate disputes, and some Orphans' Courts can refer cases to mediation.

### Buyout Agreements

If one heir wants to keep the property and others want to sell, a buyout can be a practical solution. The heir who wants the property agrees to pay the others their share of the fair market value, typically determined by an independent appraisal. This can be financed through a mortgage on the property.

### Partition Actions in Circuit Court

If co-owners cannot agree on what to do with inherited property, any owner can file a partition action in Maryland Circuit Court. The court can either divide the property ("partition in kind") if physically divisible, or order a forced sale and distribute the proceeds among the owners. Partition actions can be expensive and contentious, but they do provide a final resolution.

### Will Contests

An heir who believes the will is invalid — due to lack of mental capacity, undue influence, fraud, or improper execution — can file a will contest in the Orphans' Court. Will contests are complex, expensive, and difficult to win. The burden of proof is on the person challenging the will. Most estates settle will contests rather than proceed to full trial.

## Preventing Disputes

The best way to prevent estate disputes is thoughtful planning by the property owner before death. This includes: having a clear, properly executed will; communicating intentions to family members; considering trusts or other mechanisms that reduce ambiguity; and choosing a Personal Representative everyone trusts. Families experiencing conflict should engage attorneys early.

## Section 6: Practical Steps for Families

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This section provides actionable guidance for the most common situations families face when dealing with estate property in Maryland.

### Immediately After Death

- Secure the property. Change locks if needed, ensure utilities are on, and protect valuables. The estate is legally responsible for the property from the moment of death.
- Check for existing insurance. Contact the homeowner's or landlord's insurance company to notify them of the death. The policy may need to be updated or a new policy obtained in the estate's name.
- Locate key documents. Look for the will, deeds to real property, mortgage statements, HOA documents, property tax bills, and any title insurance policies.
- Do not distribute or move property yet. Until a Personal Representative is appointed by the court, no one has legal authority to sell or transfer estate property. Acting prematurely can create legal liability.
- Consult a Maryland estate attorney. Especially for real property, getting legal guidance early can prevent costly mistakes.

### During Probate Administration

- Get a professional snapshot of equity. For estate tax purposes and for fair heir negotiations, this is super helpful. Sometimes, two are best: one at time of death and one at present, if a questionable amount of time has passed and/or markets have shifted.
- Continue paying property expenses. Mortgage, property taxes, HOA fees, and insurance must be paid to protect the estate's assets. Keep records of all payments.
- Check title and existing liens. Order a title search to identify any mortgages, liens, judgments, or encumbrances on the property. These must be addressed before transfer or sale.
- Communicate with beneficiaries. Regular updates to heirs reduce suspicion and conflict. The PR has a legal duty to keep interested parties reasonably informed.

- Plan for the tax clearance timeline. Allow several weeks to months to obtain estate tax waivers from the Maryland Comptroller before a sale or transfer can close.

## **When Selling Estate Property**

- Choose an agent experienced in estate sales. Ask specifically about their experience with estate properties and Maryland probate requirements.
- Disclose what you know. Maryland requires disclosure of known material defects. The PR may have limited personal knowledge of the property's condition — document what you know and be transparent.
- Plan for a longer timeline than a typical sale. Allow 60-90+ days for estate sale transactions, accounting for court approvals, tax clearances, and title resolution.
- Understand the proceeds flow. Sale proceeds go to the estate, not directly to heirs. The PR distributes proceeds after paying debts, expenses, and taxes.

## **When Transferring Property to Heirs**

- Hire a real estate attorney, or title company, to prepare the Personal Representative's Deed. This deed must comply with Maryland's specific requirements and be recorded in the county land records.
- Confirm any applicable tax exemptions. Work with your attorney to claim any transfer tax exemptions available for transfers to lineal heirs.
- Consider the new owners' plans. If multiple heirs will co-own property, a co-ownership or operating agreement drafted by an attorney can prevent future disputes.
- Refinance or assume existing mortgages. Heirs who take title subject to an existing mortgage should consult with the lender about their options.

## **Common Mistakes to Avoid**

- Failing to open probate when required — selling or transferring property without proper authority can create title problems that take years to fix
- Paying estate debts or making distributions before creditor notice periods expire — the PR can be held personally liable for premature distributions
- Ignoring estate tax deadlines — late filings result in interest and penalties
- Not getting a professional CMA — using an estimated value can understate or overstate taxes and create disputes among heirs
- Making repairs or improvements without tracking expenses — all estate expenditures must be documented for the final accounting
- Assuming the PR can act alone on major decisions — the PR's authority has limits; when in doubt, consult an attorney before acting
- Delaying the process — longer administration means more ongoing expenses and greater risk of disputes escalating

## Section 7: Hiring the Right Professionals

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Navigating estate property in Maryland is complex enough that most families benefit from professional guidance. Here's who you may need and what to look for.

### Real Estate Agent or Broker

Selling estate property is one of our specialties. Being able to help families navigate this process is something we hold near and dear. Understanding Maryland's disclosure requirements for estate sales, how to market the property appropriately, how to coordinate with attorneys and title companies on estate-related requirements, property preservation and vendor management are just some of the many facets we navigate during the probate process.

### Maryland Estate Attorney

An estate attorney can be essential at times for any estate involving real property. Look for someone licensed in Maryland who handles both estate administration and real estate. Services include: advising the Personal Representative, preparing and filing probate documents, drafting deeds, navigating tax issues, and resolving disputes. Fee structures vary: flat fees for routine estates, hourly billing for complex matters.

### CPA or Estate Tax Advisor

For estates that may owe Maryland estate tax, a CPA experienced in estate and trust taxation is invaluable. They can prepare Maryland estate tax returns, minimize tax liability through proper elections and valuations, and coordinate with federal tax filings.

### Licensed Real Estate Appraiser

A Maryland-licensed certified appraiser may be needed for certain types of properties. An appraisal establishes the step-up in basis for capital gains purposes and supports estate tax filings. Make sure the appraiser is familiar with Maryland estate appraisal requirements.

### Title Company

Title companies play a critical role in estate property transactions. A title company experienced in estate sales will research the chain of title, identify and help resolve liens or title defects, handle the estate tax clearance coordination, and ensure the Personal Representative's Deed is properly executed and recorded.

## Section 8: Glossary of Key Terms

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The following terms appear frequently in Maryland estate and property law. Understanding them will help you navigate the process more effectively.

Term	Definition
Administrator / Personal Representative	The person appointed by the court to administer an estate. Called 'Personal Representative' in Maryland.
Beneficiary	A person or entity who receives assets from an estate or trust.
Decedent	The person who has died.
Domicile	A person's legal permanent home. Probate is filed in the county of the decedent's domicile.
Estate	The total property — real and personal — owned by a person at death.
Escheat	The process by which property passes to the State of Maryland when a person dies with no will and no heirs.
Heir	A person who inherits property under intestacy (without a will). Often used loosely to mean any beneficiary.
Intestate / Intestacy	Dying without a valid will. Intestacy laws determine who inherits.
Joint Tenancy with Right of Survivorship	A form of co-ownership where the surviving owner(s) inherit the deceased owner's share automatically.
Letters of Administration	Court documents that give a Personal Representative legal authority to act on behalf of an estate.
Life Estate	A property ownership interest that lasts only for the lifetime of the owner (life tenant).
Lineal Heir	A direct-line relative: child, grandchild, parent, or grandparent.
Orphans' Court	The Maryland court with jurisdiction over probate and estate administration matters.
Partition	A court-ordered division or sale of co-owned property when owners cannot agree.

Personal Representative's Deed	A deed executed by a Personal Representative to transfer real property from an estate to heirs or buyers.
Probate	The court-supervised legal process of administering a deceased person's estate.
Recordation Tax	Maryland tax charged when a deed is recorded in the land records.
Register of Wills	The Maryland official, located in each county, responsible for overseeing estate filings and probate.
Revocable Living Trust	A trust created during lifetime that can be changed; property held in trust avoids probate.
Step-Up in Basis	The adjustment of inherited property's tax basis to its fair market value at the date of death, reducing capital gains.
Tenancy by the Entirety	A form of co-ownership available only to married couples, with automatic survivorship and creditor protections.
Testate	Dying with a valid will.
Transfer Tax	Maryland tax charged when real property is sold or transferred.
Transfer-on-Death Deed (TOD)	A deed that designates a beneficiary to receive property at death, avoiding probate.
Will Contest	A legal challenge to the validity of a will.

## Section 9: Useful Maryland Resources

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The following official resources can help families navigating the Maryland estate process.

Resource	Purpose	Website
Maryland Register of Wills (statewide)	Find your local Orphans' Court and Register of Wills	<a href="https://registers.maryland.gov">registers.maryland.gov</a>
Maryland Comptroller — Estate Tax	Estate tax forms, waiver requests, instructions	<a href="https://marylandtaxes.gov">marylandtaxes.gov</a>

Maryland Land Records	Search property deeds and ownership records	mdlandrec.net
Maryland Judiciary (courts)	Court filings, forms, and case search	mdcourts.gov
Maryland State Bar Association	Lawyer referral services	msba.org
Maryland Legal Aid	Free legal help for qualifying individuals	mdlal.org

### Final Reminder

This guide provides general information about Maryland estate property law as of 2025. Laws change, and every estate situation has unique facts that may affect the outcome. Please consult a licensed Maryland estate attorney and other qualified professionals before making decisions about estate property administration. This guide does not constitute legal advice and does not create an attorney-client relationship.

## Wayne C. Hitt

*Real Estate — Reimagined.*

The Hitt Home Group  
Cummings & Co. Realtors

### About Wayne

Since 2005, Wayne Hitt has dedicated his professional life to Maryland real estate. He began his career inspecting HUD homes and working with tenants and landlords — experience that led him to found a property management company that continues to operate today.

With a background in Mechanical Engineering and Hospitality, Wayne brings a rare combination of analytical precision and genuine people-focus to every transaction. Year after year, he ranks in the top tier of Maryland agents — not just by numbers, but by the quality of the experience he delivers.

Wayne leads The Hitt Home Group at Cummings & Co. Realtors, a team built around a single mission: helping Maryland homeowners maximize their equity while delivering a world-class client experience from first conversation to long after closing.

### Why Wayne Specializes in Estate Properties

### Get In Touch

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*Cummings & Co. Realtors*

### How Wayne Helps Estate Families

- ✓ Free estate property consultation
- ✓ Accurate, data-driven home valuations

Estate sales require a different kind of agent. Wayne's background in property management, HUD homes, and complex transactions has given him deep insight into the unique challenges families face when navigating inherited real estate. He understands the legal timelines, the emotional weight, and the practical steps required to get estate properties sold efficiently and for top dollar.

*"Moving can be one of the biggest transitions we'll make in our lives, and it's something I don't take lightly. My team and I are 100% focused on getting the most money for our clients' homes, all while ensuring they have a world-class experience throughout the entire process."*

— Wayne C. Hitt

- ✓ Coordination with attorneys & title
- ✓ Expert marketing for estate properties
- ✓ Maximum equity for your family

## Ready to Take the Next Step?

Navigating estate property in Maryland doesn't have to be overwhelming. Wayne offers a free, no-obligation consultation to help your family understand your options, get an accurate property valuation, and create a plan that protects everyone's interests.

**Call or email today — Wayne and The Hitt Home Group are ready to help. •  
443.722.2095 • Wayne@HittHomeGroup.com**

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