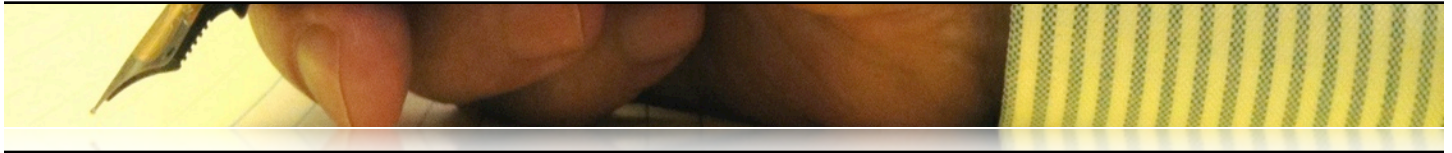


# FAQ: Losses & Legacies

*Teaching workshops about middle-class milestones, I answer a lot of questions for people. This is one of them.*



**Question:** Must the Executor or Administrator of an estate notify credit card companies by certified mail?

**Answer:** No, it is not required. But sometimes it's a good idea.

The Personal Representative of an estate is not required to notify credit card companies directly. As a practical matter, however, the Personal Representative should notify them. In some cases, it may be wise to send the notice by certified mail.

After being appointed by the court, the Personal Representative must give notice to the world by publishing notice in the newspaper. He or she must also give direct notice to secured creditors, such as lenders on a house or car, by certified mail. That's generally all the notice to creditors that is required.

In the priority list of creditors, credit card companies come in last. They're not entitled to direct notice. However, the Personal Representative will generally want to notify them to close the account.

It would be a good idea to give official notice to the credit card companies and other low-priority creditors in order to put a short time limit on their ability to collect. If the Personal Representative sends notice by certified mail, then the creditor must present its claim within 121 days or lose it.

The Texas Estates Code sets out requirements for how notices to creditors must be worded and when they are due. The lawyer for the Personal Representative usually handles that.

Sources: Texas Estates Code §§ 308.051, 308.053, 355.102, 308.54.

Glossary: The Personal Representative of an estate is either the executor or the administrator.

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