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How to Buy a Home in Probate in Oregon

What's different about buying a home that's part of an estate, and how to make a smart offer.

Central Oregon · 2026

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Probate homes can be a good fit for the right buyer.

A probate home is a house being sold as part of someone's estate after they've passed away.

These homes come up for sale all the time in Central Oregon. Some are well loved and well kept. Others haven't been updated in years. Either way, buying one works a little differently than buying from a regular seller.

That's not a reason to avoid them. It's a reason to go in with your eyes open. This guide covers what's different, what to check, and how to write an offer the estate will take seriously.

I'm not an attorney, and this isn't legal advice. Every estate is different, and the details come from the estate's paperwork, not from a guide.

MY MOTTO

It's All Figure-Out-Able. Probate just adds a few steps.

What's different about a probate home

The seller didn't live there

The seller is usually the personal representative of the estate, often a son, daughter, or other relative. They may live out of state and may not know much about the house's history.

You may not get the usual disclosure form

Oregon law excuses court-appointed personal representatives from filling out the standard seller property disclosure statement. So you may get less information up front than you would from a regular seller.

"As-is" is common

No law says a probate home has to sell as-is, but many estates price it that way and don't plan to make repairs.

The timeline can move differently

In Oregon, a personal representative can generally sell without a court order. But some estates need the court's approval first, which can add time. Ask early whether that applies.

The family is grieving

Kindness and patience go a long way. A respectful offer is often remembered.

Before you make an offer

1 **Get pre-approved**
Know your budget and have a lender letter ready. A strong, ready buyer stands out to an estate that wants a smooth sale.

2 **Ask the right questions**
Who is the personal representative? Are there letters from the court? Does this sale need court approval? Are all the heirs on board?

3 **See it in person**
Older homes can hide things that photos don't show. Walk it, and look at the roof, windows, heating, and foundation.

4 **Plan for inspections**
With less disclosure, a home inspection matters more, not less. Think about a sewer scope, a well and septic check on rural land, and a roof inspection.

5 **Lean on title insurance**
The title company checks for liens and confirms the seller has the authority to sell. Don't skip the owner's policy.

How to write an offer that gets noticed

Estates often care about more than the price. They usually want a sale that closes without surprises.

- **Be ready.** Pre-approval letter, proof of funds for your down payment, and a clear plan.
- **Be flexible on timing.** If the estate needs a later closing, or the court needs time, say you can wait.
- **Keep it clean.** Fewer extra requests make an offer easier to say yes to. But keep the inspection contingency that protects you.
- **Price it honestly.** I'll show you what similar homes really sold for, and what the repairs might cost, so your offer is based on the house in front of you.
- **Be kind.** A short, respectful note doesn't replace a good offer, but it doesn't hurt.

> ### A word on "deals"
>
> Some probate homes are priced for a quicker sale. Others are priced right at market. There's no rule that says probate means cheap. I'll tell you honestly how a home compares.

Your probate buying checklist

- [ ] Get pre-approved with a local lender.
- [ ] Ask who the personal representative is and whether they have letters.
- [ ] Ask whether the sale needs court approval.
- [ ] Walk the house in person and note the age of big systems.
- [ ] Plan your inspections: general, roof, sewer or septic, and well if rural.
- [ ] Ask for any records the family has: repairs, permits, utility bills.
- [ ] Build extra time into your closing plans.
- [ ] Buy an owner's title insurance policy.
- [ ] Write a ready, flexible, respectful offer.

HOW I HELP BUYERS

I'll find probate homes that fit what you actually want, give you an honest read on each one, ask the estate the questions above, and keep your purchase on track from offer to keys.

Thinking about a probate home? Let's talk it through.

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It's All Figure-Out-Able. Remember, that's Holli with an "i."



This guide is general information about Oregon law as of November 2026. It is not legal or tax advice, and I am not an attorney or a CPA. Laws change and every estate is different, so talk with an Oregon estate attorney and a tax professional about your situation. Holli Cobb is a licensed real estate broker in Oregon (License 201238339) with REAL Broker. If your home is currently listed with another broker, this is not a solicitation. Equal Housing Opportunity.