CM THE CLOSING MAP

PERSONALIZED CLOSING MAP

Prepared for Evelyn Carter

Prepared November 4, 2026

For the practical details following David Carter's death

A coordinated plan for the arrangements, records, and decisions ahead.

Fictional sample. No customer information used.

YOUR PLAN

Start with the connections

Evelyn, your funeral director is handling David's cremation, you have located a will, and your adviser already holds some financial records. The remaining work crosses several organizations. This Map brings the related inquiries together.

The situation you described

David, your spouse, died on October 28, 2026, in Portland, Oregon. Certificate-order details are uncertain. Your health coverage is through his employer, which also has retirement and life-insurance contacts. The mortgage statement has an escrow section, but you have not confirmed which insurance it covers.

Mara, your adviser, is already helping. Your brother Ben and friend Leah have offered support. You have about 3-5 hours a week available. Estate-counsel and tax-preparer involvement have not been established.

Three connected pieces of work

Arrangements and certificates / page 3. Confirm the existing order with the funeral director and establish where copies will go. Leah could coordinate this inquiry rather than start a second order.

Employer benefits / page 4. One request to the benefits office can identify the health-plan contact, life insurer, retirement administrator, and work already underway. Each should then provide its own requirements and any dates.

Household and professional coordination / pages 5-8. Ben can connect the mortgage and property-insurance records. Mara can identify financial institutions and the professionals already associated with your records. The prepared briefing on page 6 gives an estate lawyer a focused starting point.

These inquiries can move alongside certificate delivery. Some later requests may need a certificate or proof of authority; the receiving institution will identify its requirements.

All names, relationships, and case facts in this sample are invented. This is a compact illustration of the format; a customer Map follows the full intake.

ARRANGEMENTS AND CERTIFICATES

Continue the work already underway

Cremation is being handled by your selected funeral director. Certificate status is uncertain, so the immediate inquiry is about the existing arrangements and order, rather than a new provider search.

A request ready for Leah

"Evelyn has asked me to help with the certificate-order details. Please explain what authorization you need to speak with me, whether an order has been placed, and the ordering office, reference, copy count, version, and expected delivery recipient. Please also confirm whether your office reported the death to Social Security."

The response gives Evelyn one order summary and identifies what, if anything, remains for her to authorize or arrange. The funeral director can also explain which parts of the cremation arrangements are complete and which decisions remain.

If the ordering office needs to be contacted

Oregon Vital Records / 971-673-1190
Operator: Monday-Friday, 8:30 a.m.-4:30 p.m. Pacific.
800 NE Oregon Street, Suite 205, Portland, OR 97232. Use the official appointment link before an in-person visit.

Oregon Vital Records: contacts and appointments

Use David's full legal details from the actual record. The example gives Portland as the location but no county; that detail remains open. The office determines requester eligibility and ordering requirements.

Connect the copies to the receiving institutions

Once employer benefits, financial institutions, and professionals identify their requirements, add each recipient to the order summary. Ask whether it needs a particular certificate version or form of copy. That is more useful than choosing an arbitrary number before the recipients are known.

EMPLOYER BENEFITS

One introduction, separate answers

Because your health coverage is through David's employer, the benefits office is a particularly useful first contact. It may also identify employer life insurance and retirement-plan administrators without separate searches.

A prepared request for the benefits office

"My spouse David Carter died on October 28. My health coverage is through his employer. Please identify the person handling the death notification and provide the health-plan status, any continuation options, and all applicable dates in writing. Please also identify the life-insurance claim contact and retirement-plan administrator, their document requirements, and any work your office has already started."

What the response should separate

Health coverage: current status, whom the plan covers, the person explaining any continuation process, and written notices.

Life insurance: insurer and claim contact, proof required, and the permitted recipient of claim information.

Retirement: plan name, administrator, benefit or claim packet, and any choices or supplied dates for adviser and tax-professional review.

DOL: benefits following a family member's death

Social Security / 800-772-1213

Funeral homes generally report a death to SSA; first confirm what the director has done. SSA can address reporting and survivor-benefit inquiries separately. Published phone hours: Monday-Friday, 8 a.m.-7 p.m. in most U.S. time zones. Have David's full legal name, birth/death details, and Social Security number available for SSA directly.

SSA: reporting and survivor information

No employer or plan is named in this fictional case. Its specific process, coverage, eligibility, and dates must come from the actual administrator.

HOUSEHOLD AND INSURANCE

Connect the mortgage and policy records

Your mortgage statement includes an escrow section, but the property-insurance arrangement has not been confirmed. That creates two linked inquiries: what the servicer pays and what the insurer shows in force.

The coordinated inquiry for Ben

Mortgage servicer: obtain the current servicing contact, named borrower wording, next stated payment date, and explanation of which insurance charges, if any, are handled through escrow.

Insurance agent: confirm the property policy, current status, billing arrangement, and any documentation the insurer requires after the death. Ask about any relevant occupancy change using the actual circumstances.

Together, the responses should establish whether the policy identified by the agent is the one funded through the servicer. Any difference becomes a specific follow-up for the two offices. A mortgage entry alone does not establish the current insurance position.

The rest of the household update

Ben can add the utility, phone, and internet contacts from statements already held, including any actual notice or supplied date. For phone service, identify whether a number is still used by the household and whether it appears in recovery details before asking the carrier about account changes.

Digital-provider names can be inventoried from available records. No access problem or request to enter David's accounts was reported in this example; billing and household-service inquiries stay separate from account-content access.

Mara's financial-record request

"Please identify the banks, retirement custodians, insurance contacts, estate lawyer, and tax preparer in the files you already hold. For each, include the latest record location and work your office is handling. Please include exact ownership or beneficiary wording for professional review."

PREPARED PROFESSIONAL BRIEFING

A focused start to the consultation

A prepared note for an estate-law conversation, bringing the relevant facts and open questions together.

Evelyn Carter / David Carter

My spouse David died on October 28, 2026, in Portland, Oregon. A funeral director is handling cremation. Certificate-order details are being checked. I have located a will and know where the original is held, but no attorney review or court appointment has been reported in this example.

My health coverage is through David's employer. I am requesting the benefits contacts, coverage information, claim requirements, and any dates directly from the employer and administrators. Mara, my adviser, holds some financial records; I have asked her to identify institutions, account wording, and existing professional contacts.

A mortgage statement includes an escrow section. The servicer and insurance agent are being asked to clarify the property-insurance arrangement. I have credit-card and medical-bill records to organize; who is named on the agreements and the position on liability have not been established.

The scope I would like to discuss

1. Review the will and relevant account/property records; advise who may act and whether any court process is appropriate.

2. Review the mortgage, credit-card, and medical-bill records and advise about responsibility and next steps.

3. Identify the tax-professional coordination needed before any retirement or beneficiary choices require a response.

A Portland-area referral route, if needed

Oregon State Bar / 503-684-3763
Monday-Friday, 8:30 a.m.-5 p.m. Request an estate/probate lawyer serving Portland. First ask Mara whether counsel is already connected.

Oregon State Bar: referral information

SHARE THE COORDINATION

A defined role for each helper

Evelyn has 3-5 hours per week available. These assignments are proposals for discussion, not responsibilities already accepted by the helpers or institutions.

Proposed lead	Assignment and return
Evelyn	Set arrangement preferences and approve professional contacts. Attend the benefits or legal conversations that need her participation.
Leah	Check certificate order details and SSA-report status with the funeral director, subject to permission. Return one order summary and any decision for Evelyn.
Ben	Connect mortgage escrow and property-insurance responses. Add utility, phone, and internet statements/notices to one household update.
Mara / adviser	Identify institutions, records held, existing counsel/tax preparer, and the work her office will undertake.

What can progress together

Leah can establish order status while Mara prepares the institutional list and Ben gathers the household records. Evelyn can use the brief on page 6 for an initial professional conversation. Each receiving office can identify which later steps require documents or additional authorization.

The next consolidated update

Ask each coordinator for the response obtained, supporting record or correspondence location, any decision needed from Evelyn, and the next contact or supplied date. The record index on page 8 gives the documents a common home without copying sensitive contents into a shared log.

RECORD-LOCATION INDEX

The working files, already scoped

The index follows the actual inquiries in this example. Mara and the helpers can supply locations and contacts from existing records; the Map does not assume those details have already been obtained.

Working file	Records / contact to establish
Arrangements	Funeral director; certificate order reference, count/version, recipient, and SSA-report response.
Employer benefits	Health-plan notice and contact; life insurer; retirement administrator; each office's requirements and supplied dates.
Mortgage / insurance	Current statement and borrower wording; escrow explanation; declarations and agent's written coverage/billing response.
Banking / bills	Latest statements and exact account wording; credit-card records; medical invoices paired with matching insurer explanations.
Will / professionals	Original will holder/location; counsel's accepted scope; Mara's institutional list; existing tax-preparer contact.
Household / digital	Service statements and any actual notices; provider-name inventory; phone/internet arrangements.

The medical-bill file

Match each invoice with the insurer's explanation for the same provider and service date. Ask the billing office about itemization, insurer processing, and recorded payments. Put any discrepancy beside the relevant pair of records for professional review.

Store supporting records in your own secure files. Keep credentials, full identification/account numbers, and sensitive documents out of a shared coordination index.

ABOUT THIS EXAMPLE

A sample of the work, not a blank template

This nine-page fictional example shows how a Closing Map connects supplied facts, researched resources, prepared requests, a professional briefing, and proposed coordination. A customer Map is built from the complete intake; topics and length vary.

Fictional facts and researched resources

Evelyn, David, Mara, Ben, Leah, and all case circumstances are invented. No customer information was used. Public organizations and contacts are real. Source links appear beside their related work and were reviewed November 4, 2026. No calls, claims, bookings, availability checks, or professional engagements were made for this example.

What the service includes

One personalized administrative guide, delivered as a PDF by email. You and your chosen helpers make the calls and manage follow-up. Provider calls, bookings, account access, a customer document vault, and ongoing case management are not included.

Professional questions

The Closing Map is not a law firm and does not provide legal, tax, financial, medical, probate, or fiduciary advice. It does not interpret documents, determine rights, authority, ownership, liability, or eligibility, select legal procedures or forms, calculate legal deadlines, or represent you. Those matters belong with the appropriate institution or licensed professional. A referral does not establish representation.

Research links

Oregon Vital Records - contacts and appointment route

SSA - reporting and survivor inquiries

DOL - benefits following a family member's death

Oregon State Bar - professional referral route

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