

General Information for Completing an Application of
Creditor for Refusal of Letters – No Attorney
Rev. 04-2021

Please read the attached instructions carefully to determine if the Application of Creditor for Refusal of Letters is the document needed for your situation.

Once completed, please mail the original signed Application, a copy of the deceased person's death certificate, the documents required to verify the assets and values, and a check or money order for \$75.50 made payable to St. Louis County Circuit Clerk. Mail everything to St. Louis County Probate Division, 105 South Central Avenue, Clayton, MO 63105. Once approved, a certified copy of the Order will be mailed back to you. The typical processing time for this matter is 60 days. If you would like to confirm receipt of your Application, you can visit <https://www2.courts.mo.gov/casenet/base/welcome.do> and type in the name of the deceased person into the Litigant Name Search category.

Additional certified copies of the Order can be purchased – they are \$2.50 each.

If you have questions, please visit our website at <https://wp.stlcountycourts.com/probate-court/> and click on Refusals. Most questions can be answered via our website. If you are unable to complete the necessary documents with the assistance provided via this packet and our website, you should contact an attorney for further assistance.

Table of Contents

You may click on the underlined text below to take you to each page of the form.

1. [Instructions for Completing Application of Creditor for Refusal of Letters – No Attorney.](#)
This document provides instructions to determine if this is the proper proceeding, how to complete the Application along with what types of property was owned by the deceased person and what documentation is needed to support the assets and values.
2. [Confidential Filing Information Sheet – Refusals – No Attorney.](#)
Pursuant to Missouri Supreme Court Rule 4, this form must be completed with the information requested. It must contain your full social security numbers and date of birth.
3. [Application of Creditor for Refusal of Letters – No Attorney.](#)
You should complete this form with the requested information. Do not leave any question blank.

NOTE: A copy (does not have to be a certified copy) of the decedent’s death certificate must be filed with the petition.

Instructions for Completing Application of Creditor for Refusal of Letters

You can only use this form if:

1. The deceased person lived in St. Louis County at the time of his or her death.
2. You paid the entire funeral bill for the deceased person in full and the paid receipt from the funeral home shows you as the paying party.
3. The funeral expenses exceed the value of the assets in the deceased person's name.
4. The deceased person's assets cannot include real estate.
5. The total value of the assets cannot exceed \$15,000.00.
6. The deceased person was not married or the deceased person did not have any children under the age of eighteen at the time of his or her death.

Confidential Filing Information Sheet:

1. Pursuant to Missouri Supreme Court Rule 4, this form must be completed with all of your information.
It must contain your full social security number and date of birth.

Completing the Application:

1. Type or print the name of the deceased person in the blank after "In the Estate of".
2. Type or print the dollar amount paid by you for the funeral expenses of the deceased person in the blank following the words "the sum of".
3. **Description of Property and Value:** In this section, type or print a list of the assets of the deceased person and the current value of each asset. Use Appendix A if you need additional space to list all of the assets. Please check the box for Appendix A if you have completed and attached it.
4. Please review the listing of items included in the **Property Owned by Decedent** section to ensure that you have included all of the deceased person's assets.
5. **Total \$** - type or print the total value of all of the deceased person's assets.
6. Sign the application.
7. Type or print your name in the space provided.
8. Documentation of all assets and values. See the list of **Documents Required** shown below.

Property Owned by Decedent:

- Vehicles: Automobiles; Trucks; Tractors; Boats; Motors; Trailers; Motorcycles; Mobile Homes - Include the year; make and model; the Vehicle Identification Number; loan information including the balance due; appraised value using KBB.com or NADA.com.
- Bank/Credit Union/Investment Accounts: Checking; Savings; Certificates of Deposits; Investments, and Retirement Accounts. Include the bank (or financial institution) name, account or certificate number; the current balance of each account type.
- Checks: Pay Checks; Vacation Pay; Dividend Checks; & Refunds Checks; etc. Include the check number; date of the check; who the check is from; and the amount of the check.
- Safe Deposit Box: Include the name of the bank; the address of the branch; the box number; and inventory and value of the contents according to the appraisal.
- Insurance Policies without a living beneficiary or which name the estate as the beneficiary: Include the name of the insurance company; the number of the policy; the face value of the policy; and the cash surrender value (if transferring ownership due to the insured being someone other than the deceased person).

Documents Required:

1. Copy of the deceased person's death certificate which states the deceased person died living in St. Louis County and within the last year.
2. Copy of the paid funeral bill of the deceased person showing paid in full and paid by you. The bill must be marked paid in full by the funeral home or a copy of the cancelled check or credit card statement must be included in addition to the funeral bill.
 - a. If you paid for the funeral by assigning life insurance of which you were beneficiary, you will need to provide written documentation that you were the beneficiary of the insurance policy and that it was assigned to the funeral home for payment of the funeral.
3. Copies of the Certificate of Title for any titled vehicles – must include the Vehicle Identification Number.
4. Documentation to support the value of the vehicle – loan statement; print out from KBB.com or NADA.com using the Average Trade-In; current offer of purchase from a car dealer on dealer letterhead.
5. Copies of the most current statement for bank, credit union, certificates of deposit, or investment accounts.
6. Copies of the checks.
7. For safe deposit boxes: an inventory or listing of the contents; and appraisal of the contents.
8. Copies of the life insurance policies; and if the beneficiary has died before the deceased person, a copy of the death certificate for the pre-deceased beneficiary.

Cost:

- a. Include a money order or check for \$75.50 made payable to St. Louis County Circuit Clerk.
- b. If you require more than 1 copy of the order, the cost is \$2.50 for each additional copy.
- c. Mail check/money order along with all required documents to St. Louis County Probate Division, 105 South Central Avenue, 5th Floor, Clayton, MO 63105.

Upon approval of your application (typically within sixty to ninety days), a certified copy of the Order of Refusal of Letters to Creditor will be mailed to you. If you have requested additional certified copies, they will be included also.

CONFIDENTIAL CASE FILING INFORMATION SHEET – REFUSALS
PROBATE DIVISION, ST. LOUIS COUNTY MISSOURI

INSTRUCTIONS:

NOTE: Your Name; address; DOB; and Social Security Number must be listed in order to process your Court Order. The **full** Social Security Number (SSN) is *required* pursuant to Missouri Supreme Court Operating Rule 4.07. This is a confidential document. This information is needed to open a case in the court's case management system. This information is not deemed public under Missouri statutes so it cannot be accessed through Case.net.

In the Estate of: _____

Applicant

Your Name: (Last) _____ (First) _____ (Middle) _____

Address: _____

City: _____ State: _____ Zip: _____

Contact Telephone Number: _____ E-mail: _____

DOB: _____ SSN: _____



IN THE PROBATE DIVISION, CIRCUIT COURT,
SAINT LOUIS COUNTY, MISSOURI

In the Estate of: _____
Deceased.

Application of Creditor for Refusal of Letters

The applicant states that the decedent died less than one year from the date of filing this Application of Creditor for Refusal of Letters residing in St. Louis County at the time of the decedent’s death, leaving no surviving spouse or unmarried minor children; that after giving credit for all payments and offsets to which the estate is entitled there is now due and owing applicant, as a creditor of decedent, the sum of \$ _____, for funeral expenses.

The entire estate of decedent does not exceed the value of \$15,000.00 and consists solely of personal property described and of a value as follows:

Description of Property	Value
Total:	

See Appendix A.

Applicant further states that if this application is granted, applicant will pay the debts of decedent so far as the assets thereof will permit, in the order of preference established by law, and will distribute the balance of said estate, if any, to the persons entitled thereto under the law.

Wherefore, applicant prays the court order no letters be granted on said estate unless on the application of creditors or other parties interested the existence of other or further property is shown.

This Application of Creditor for Refusal of Letters and the documents attached hereto are signed and submitted by Applicant under oath or affirmation and its representations are true to the best knowledge and belief of the Applicant, subject to the penalties of making a false affidavit or declaration.

Applicant’s Signature

Applicant’s Name (Typed or Printed)

