MY AFFORDABLE
MORTGAGE



My Final Wishes

A planning guide for the people I love

THIS BOOK BELONGS TO

Date started

Last reviewed

How to use this book

- Keep the finished planner with your Home & Family Protection Checklist, somewhere your family can find it without a key.
- Tell at least one person where it is.
- Look it over once a year, or after a big change like a move, a refinance, a marriage or a death in the family.
- This planner is a record of your wishes, not a legal document. A will is still the place for legal decisions.
- Not affiliated with or endorsed by any mortgage lender, loan servicer or government agency.

Keep it safe: write *where* things are kept, never a loan number, account numbers, your Social Security number or passwords. A paper book in a drawer is no place for them.

A LETTER

To the people I love

I have filled in this book so that, when the time comes, you will not have to guess.

Inside are my wishes for my service and my resting place, the people to call, and where to find the papers you will need. The details for our home are in my Home & Family Protection Checklist. I have also written down some of the memories and words I hope you will keep.

Please take these pages in the spirit they are given: with love, and with the hope that they make a hard time a little easier.

Signature _____ Date _____

Witness _____ Date _____

A Note to My Family

A few words to go with your wishes. Many people write why they made these plans and what they hope for their family and the home.



PART 1

Arrangements

Everything the funeral home and the person making arrangements will need: who I am, who to call, and how I would like to be laid to rest.

1 About Me

The funeral home and the death certificate will need these details.

Full legal name

Date of birth

Place of birth (city, state)

Father's full name

Mother's full name (including maiden name)

Marital status

Spouse's name

Date of marriage

Place of marriage (city, state)

If my spouse has died: the date, and where

Occupation, and when I retired

2 My Family

Names only. The funeral home and whoever writes the obituary will want the whole family, with every name spelled right.

My children, and their husbands or wives

My grandchildren

My brothers and sisters

My parents-in-law

3 Who to Call First

The people who will handle things. Include a phone number for each.

First person to call _____

Executor of my will _____

Funeral home _____

Clergy or person to lead the service _____

Person who will make the final arrangements _____

Lawyer _____

Accountant or tax preparer _____

Life insurance agent _____

4 My Service Wishes

Write as much or as little as you like. Your family will be grateful for any guidance.

I would like

☐ Earth burial ☐ Cremation ☐ Mausoleum or entombment ☐ Other

☐ Leave it to my family

My service should be

☐ Public ☐ Private: family and friends ☐ Private: family only

☐ No service

Visitation or viewing

☐ Yes ☐ No

Casket

☐ Open ☐ Closed ☐ No preference

Glasses

☐ On ☐ Off

Where the service should be held

A gathering at our home afterward

☐ Yes, I would like that ☐ No ☐ Leave it to my family

Music, hymns or songs

Readings, scripture or poems

Clothing and jewelry

Pallbearers

Flowers, or donations instead to

Anything else about the service

5 My Final Resting Place

Cemetery name and location

My plot, crypt or niche is already bought ☐ Yes ☐ No

Where the papers for it are

Headstone or marker, and what it should say

If cremated, what should happen to my ashes

6 Paying for My Funeral

Knowing the money is there, and where to find it, lets your family say yes to your wishes without worry.

How it will be paid

☐ Life insurance policy ☐ Savings ☐ Prepaid funeral plan ☐ Other

If other, how

Where the papers are (policy, bank or funeral home contract)

Anything else my family should know about paying

“A home is full of memories. Planning ahead is one more way of taking care of the people who made them with you.”





PART 2

Remembrances

A life deserves to be remembered in its own words. These pages help with the obituary and the eulogy, and become a keepsake for the family.

7 For My Obituary

Family members often forget details at a hard time. A few notes here make writing it easier.

My name as it should appear

Newspapers or websites to publish it

Family to list (the names are on the My Family page; add anyone else here)

Schooling, work and service

Church, clubs and organizations

Things I am proud of

Photo to use, and where it is

8 How I Want to Be Remembered

This page becomes a keepsake. Some families have a grandchild interview their grandparent to fill it in.

One of my fondest memories

A memory of our home I hope you keep

The people and places that shaped me

Beliefs I would like shared at my service

What I would like my family to remember about me

My favorite song, scripture, flower or place

A final message to the people I love

9 My family tree

Write a name in each box, and a few words about each person: a memory, a habit, what made them who they were.

My grandparents

My grandparents

My grandparents

My grandparents

My mother

My father

Me

My spouse

My children

My children

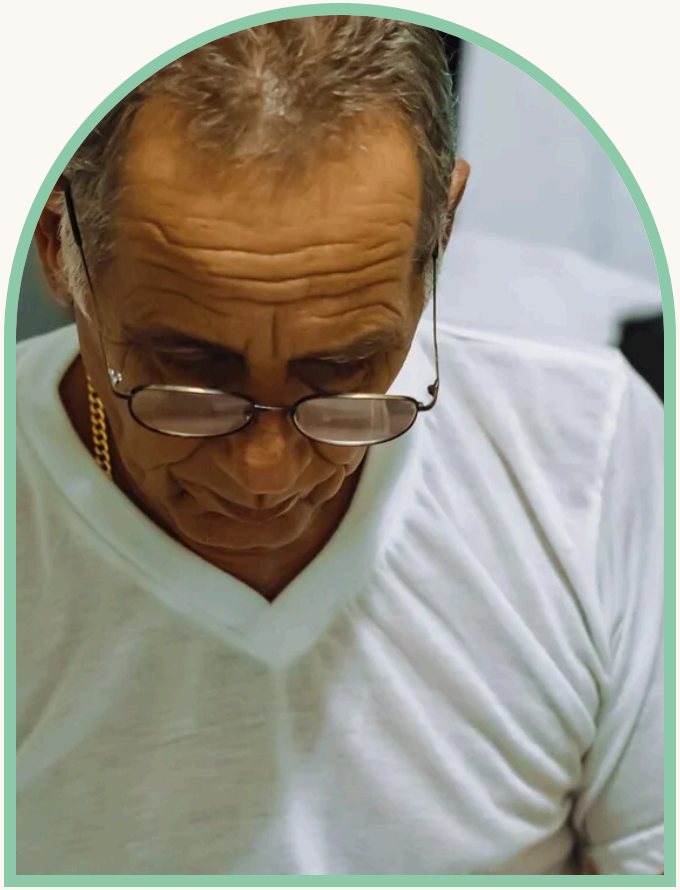
My children

My grandchildren

My grandchildren

My grandchildren

My grandchildren



PART 3

Practical Matters

The home, where to find my papers, my life insurance, the accounts to settle and the people to tell. Write where things are kept, never the numbers.

10 My Home

The full details for the home (where its papers are, who holds the mortgage, what the household needs each month and my wishes for the house) are in my Home & Family Protection Checklist. These lines point the way.

Where my Home & Family Protection Checklist is kept _____

Mortgage company I pay (name only) and where the statements are kept _____

My wish for the house, in a few words ☐ Keep it in the family ☐ Sell it ☐ Let my family decide

Who should look after the house in the first weeks _____

_____

Ask your attorney: How a home is titled, your will and your state's law decide who owns it after a death. This planner does not change any of that. Not affiliated with or endorsed by any mortgage lender, loan servicer or government agency.

11 Where to Find My Important Papers

Write WHERE each one is kept, not the numbers. Never write passwords, account numbers, loan numbers or your Social Security number in this planner.

My will _____

Trust papers _____

Life insurance policies _____

Prepaid funeral contract _____

Birth and marriage certificates _____

Social Security and Medicare cards _____

Passport _____

Citizenship or naturalization papers _____

Military discharge papers, if any _____

Deed and mortgage papers _____

Homeowners insurance policy _____

Car titles _____

Car insurance policy _____

Tax returns _____

Safe deposit box (bank, and who has a key) _____

Spare house keys _____

Where my list of passwords is kept _____

Passwords: Don't write passwords in this booklet. Write only where your list is kept.

12 My Life Insurance

Your beneficiary will need to know each policy exists to file a claim. A policy pays the people you named, not the bank.

Insurance company	Agent and phone	Who is named	Where the policy is kept

13 Accounts My Family Will Need to Close or Claim

Bank, retirement, pension, credit cards, Social Security and utilities. List the company only; your executor will get the details.

Company or agency	Type of account	Notes

14 People to Tell

Friends, relatives and neighbors who should hear the news personally.

Name	Relationship	Phone or email

Additional notes

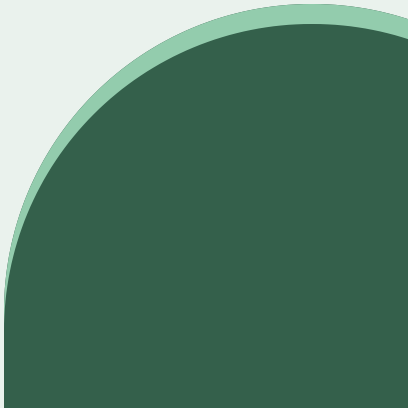
FOR MY FAMILY

A few words on grief

Grief is the price of love, and there is no right way to carry it. Some days will be harder than others, and that is normal.

There is no need to decide everything at once, the house included. Lean on each other, talk about me, tell the stories, and laugh when you can. If the weight does not lift, reach out to your doctor, your faith community or a grief counselor.

Most of all, look after yourselves. That is what I would want.



MY AFFORDABLE MORTGAGE COVERAGE

A free planner from My Affordable Mortgage Coverage, a trade name of The CRM Center LLC.

The CRM Center LLC, d/b/a My Affordable Mortgage Coverage · 3140 W Belltower Dr, Ste 110, Meridian, ID 83646

This planner is a record of your wishes, not a legal document. It does not change a deed, a will or a policy.

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