

Colorado JDF 999 Checklist (2026)

Nine steps from the death certificate to distributing to the successors

JDF 999 is Colorado's affidavit for collecting personal property. It is not filed with the court. Full guide: clearlegaltips.com/colorado-small-estate-affidavit/

1. ORDER DEATH CERTIFICATES

- ☐ Some entities may require a certified copy

2. LIST THE PROPERTY

- ☐ Property the decedent owned, at fair market value
- ☐ Liens and encumbrances subtracted

3. CHECK THE LIMIT

- ☐ Use the limit for the year of death: 2026 \$88,000; 2025 \$86,000; 2024 \$82,000; 2023 \$80,000; 2022 \$74,000; 2020 and 2021 \$70,000

4. IDENTIFY THE SUCCESSORS

- ☐ Successors and their shares confirmed from the will, or from the intestacy rules in Article 11 of the probate code

5. WAIT TEN DAYS

Date of death + 10 days: _____

6. CONFIRM NO PERSONAL REPRESENTATIVE APPLICATION

- ☐ No application or petition is pending or has been granted in any jurisdiction

7. COMPLETE JDF 999

- ☐ Successors, property and amount, proportion or percentage entered
- ☐ If every asset is split and paid the same way, "All Assets" may be written; otherwise list each asset

8. SIGN BEFORE A NOTARY

- ☐ Each entity keeps a copy, so consider notarizing several copies

9. PRESENT AND DISTRIBUTE

- ☐ Affidavit and death certificate given to each holder, such as a bank
- ☐ What you collect distributed to the successors as the affidavit states

SPECIAL CASES

- ☐ Vehicles: the DMV will not accept JDF 999; it requires DR 2712
- ☐ Real estate: JDF 999 cannot transfer it. Ask the county clerk and recorder or an attorney how the land is titled
- ☐ Mortgage or other secured note held by the decedent: record a copy of the affidavit and death certificate with the clerk and recorder (§15-12-1201(3.5))
- ☐ Health First Colorado benefits received: ask the Department of Health Care Policy and Financing about a possible claim before distributing

IF A HOLDER REFUSES

- ☐ Point the holder to the notice printed on JDF 999 and to C.R.S. §15-12-1202

[] Court proceeding: the family must prove its right (§15-12-1202(2)); only then, a holder that refused without reasonable cause owes costs including reasonable attorney fees (§15-12-1202(3))

[] Over the limit, or land to transfer: open an estate with the District Court

INSTRUCTIONS FOR USE

Steps checked in October 2026 against C.R.S. §§15-12-1201 to 15-12-1204, Form JDF 999 (revised April 28, 2026), guide JDF 998, DMV form DR 2712 and the Judicial Branch Open an Estate page. This checklist is general information, not legal advice. Forms change; confirm the current version with the Colorado Judicial Branch.