

Michigan Small Estate Worksheet (2026 Deaths)

Test the estate against the \$53,000 limit and pick the right route: the PC 598 affidavit (MCL 700.3983) or a court assignment (MCL 700.3982)

Michigan's small estate figures are adjusted every year under MCL 700.1210, so use the numbers for the year the person died. For 2026 deaths the limit is \$53,000 and the real-estate debt deduction on the court route is capped at \$264,000. Full guide and sources: clearlegaltips.com/michigan-small-estate-affidavit/

The 2026 figures

Item	2026 figure	Where it comes from
Small estate limit (both routes)	\$53,000	\$50,000 base, MCL 700.3982 and 700.3983; Treasury notice, Jan. 30, 2026
Real-estate debt deduction (court route only)	Up to \$264,000	\$250,000 base, MCL 700.3982(5); Treasury notice
Waiting period for PC 598	28 days after the death	MCL 700.3983(1)
Heir liability after a court assignment	63 days after the order, up to value received	MCL 700.3982(3)
Court filing fee (assignment)	\$25, plus county charges	MCL 600.880(2); ask the clerk
Vehicles	Own Secretary of State steps	MCL 257.236 and form TR-40

Step 1: Real property branch

☐ The person owned NO real estate in their own name. PC 598 affidavit is possible; go to Step 2A.

☐ The person owned real estate in their own name (house, land, a small parcel). PC 598 is ruled out; go to Step 2B for the court assignment.

Step 2A: PC 598 test (value NET of liens)

Michigan Legal Help says property that passes straight to someone else does not count: joint accounts and jointly owned real property with survivorship rights, life insurance and retirement accounts that name a beneficiary, and trust property. Ask the probate register about anything else.

Bank and credit union accounts in the decedent's sole name

(\$): _____

Stocks, bonds and brokerage accounts in the decedent's sole name

(\$): _____

Money owed to the decedent: final paycheck, refunds, loans they made

(\$): _____

Tangible personal property: boat, jewelry, furniture, collectibles

(\$): _____

Minus liens and loans on those items (\$): _____

Net estate total (must be \$53,000 or less for a 2026 death)

(\$): _____

Date of death + 28 days = earliest date to present PC

598: _____

☐ No petition for assignment has been filed with a court (PC 598 item 6), and the form is signed before a notary public.

Step 2B: Court assignment test (GROSS estate)

Real estate value (\$): _____

Mortgage or other debt secured by that real estate

(\$): _____

Deduction allowed: the smaller of the secured debt or \$264,000

(\$): _____

Real estate value after deduction (value minus allowed deduction)

(\$): _____

All other probate assets at full value (\$): _____

Gross estate (real estate after deduction + other assets)

(\$): _____

Funeral and burial expenses, and who paid them (\$ / name): _____

Balance after funeral and burial expenses (must be \$53,000 or less for a 2026 death)

(\$): _____

Worked example

House \$210,000 with a \$165,000 mortgage (under the \$264,000 cap) counts as \$45,000. Add \$6,000 in checking for a gross estate of \$51,000. The funeral paid by a son is reimbursed first, and the balance can be assigned to the heirs.

INSTRUCTIONS FOR USE

Figures verified in October 2026 against MCL 700.3982, 700.3983, 700.1210 and 600.880, the Treasury notice of January 30, 2026, forms PC 598 (4/24) and PC 556 (3/25), and county probate court pages. Amounts change each year, so confirm the year-of-death figure with the probate court. This worksheet is general information, not legal advice; for advice on your situation, consult a licensed Michigan attorney. Maintained guide: clearlegaltips.com/michigan-small-estate-affidavit/