

Probate Without a Solicitor: A UK Plain English Guide

How to Administer a UK Estate Yourself, Save Thousands in Fees, and Feel Confident Every Step of the Way.

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Before You Begin

When your parent or partner passes away, the last thing you want is a £3,000 solicitor's bill for paperwork you could handle yourself. And yet, every year, thousands of grieving families hand over exactly that kind of money because they assume probate is too complicated to tackle alone. It isn't.

People do this every single day without legal training, without a law degree, and without paying a solicitor a penny. This guide was written by someone who has been through it. Not a lawyer.

Not a financial adviser. Someone who sat at a kitchen table with a pile of bank letters, a death certificate, and no idea where to start. That person figured it out.

You can too. What you're about to read will walk you through the entire process in plain English. You'll learn whether you even need probate in the first place, how to work out if inheritance tax applies to your situation, which HMRC forms to complete and how to fill them in, and exactly what to do with the grant of probate once you have it.

The 2025 rules have changed some of the priority order for who manages an estate when there's no will. This guide covers those changes directly. By the end, you'll know enough to make a confident decision about whether to handle this yourself.

That decision could save your family between £2,000 and £5,000.

This guide is for general information only and does not constitute legal, tax or financial advice. Inheritance tax rules, probate procedures and intestacy law are complex and individual circumstances vary. You should consult a qualified solicitor, tax adviser or financial professional before making decisions about an estate. Rules and figures may change; always verify current figures with HMRC and GOV.UK before relying on them.

You Can Do This: What Probate Really Is and Why You Do Not Need a Solicitor

Grief and admin are a terrible combination. You're exhausted, you're sad, and suddenly there are forms to fill in, banks to contact and a word nobody warned you about looming over everything. Probate.

It sounds serious. Official. Like something that requires a person with a law degree and an oak-panelled office to sort out on your behalf.

It doesn't. Probate is simply the legal permission to deal with someone's assets after they die. That's it.

It's a process, not a courtroom battle. No judge. No drama.

Just a series of forms, a few phone calls and a queue at the back end while institutions do their checks. Tens of thousands of families across the UK do this themselves every single year. Your neighbour did it last year.

Your colleague's sister did it for her dad. Ordinary people with no legal training, no special contacts and no experience of anything like this before. So why does everyone assume they need a solicitor?

Partly because probate sounds frightening. Partly because solicitors don't always advertise how straightforward the process is. And partly because when someone you love has just died, handing the whole thing over to a professional feels like the safe option.

Understandable. But expensive. A solicitor handling a straightforward estate typically charges between £2,000 and £5,000.

Some charge a percentage of the estate's total value, which on a house and some savings can climb significantly higher. That money comes out of the estate before it reaches the people it was meant for. You can do this yourself.

Legally. Competently. And for a fraction of that cost.

The government's own probate fee is £300 for the application in England and Wales. 50 each. Not thousands.

Not even hundreds. The forms exist, the process is documented, and the Probate Registry staff are there to help when you get stuck. One common mistake people make right at the start is assuming probate is always required.

It isn't. Plenty of estates don't need it at all. The next section covers exactly how to tell which category you're in, and if you're in the clear, you'll know within minutes.

Realistic timescale is worth setting from the outset. A straightforward DIY probate in England typically takes between six months and a year from death to final distribution. Complex estates with property to sell, overseas assets or disputes can take longer.

But most estates aren't complex. Most are a house, some savings, a few accounts and a will. Manageable.

Entirely doable. There are moments in this process where professional advice genuinely is the right call. Large estates with inheritance tax complications, contested wills, assets in multiple countries.

This guide will flag every single one of those moments clearly as they come up. But for the majority of people reading this, the honest truth is: you don't need to spend thousands to do something you're perfectly capable of doing yourself. You just need a guide written in plain English by someone who wants you to keep that money.

That's what this is. UK and search "apply for probate" to see the official government portal and the current application checklist. Bookmark it now.

You'll be returning to it more than once.

You have read the introduction.

Now get the full system to act on it.

The full guide includes

- Decision flowchart
- Inheritance tax clarity
- Form-by-form guidance
- 2025 priority rules
- No-will scenarios
- Unlocking the estate

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