

Creditors' Claims Time Bar

Creditors' claims on an estate must be presented within the applicable time bar, depending on how notice is issued.

Notice Issued	Timeframe for Response
Personal representative publishes notice.	Creditor must present claim within four months after first date of publication notice.
Creditor receives actual notice.	Creditor must present claim within the latter of 30 days after being served with notice.
Personal representative publishes notice and creditor is "reasonably ascertainable."	Creditor must present claim within 24 months of decedent's death.
Personal representative publishes notice and creditor is not "reasonably ascertainable."	Creditor must present claim within four months after first date of publication notice.
No notice is published.	Creditor must present claim within 24 months of decedent's death.

Criteria for filing claim:

- Creditor must file original signed creditor's claim with the probate court.
- Claim is deemed presented once filed with the probate court or served on the personal representative, whichever is later.
- The personal representative may waive formal defects and treat the creditor's claim as properly filed.

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