

Missouri Estate Firearm Checklist

Accountability, Safety, and Inventory



A premium step-by-step resource for Missouri families and executors handling firearms in an estate.

By MDRF Enterprises

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Step 1: Accountability Before Action

The very first step in handling firearms from an estate is accountability. Before anyone moves a gun, offers one to a friend, or sets aside a piece they like, the family and executor must agree on a plan. Without accountability, collections quickly get split apart, which can cause legal disputes and family conflict.

In Missouri probate, an executor has a fiduciary duty to account for every item of property. Firearms are no exception. Cherry-picking one or two guns before an appraisal or estate inventory is completed not only disrupts fairness, it can also open the executor to claims of mismanagement.

Checklist:

- ☐ Keep the collection intact until a plan is in place
- ☐ Avoid cherry-picking or informal giveaways
- ☐ Appoint a single decision-maker (executor, trustee, or fiduciary)

Scripts to use when relatives or friends ask for guns early:

- “We’ll handle distribution once the firearms are appraised and secured.”
- “Missouri probate requires us to account for everything first. Once that’s complete, we’ll review the collection together.”
- “I know you’d like that piece, but we need to keep everything together until the inventory is completed.”

Real-world example:

One executor in South County told us that as soon as word spread about the collection, cousins began calling with requests. By taking accountability early and refusing to part with anything until an appraisal was complete, he avoided a major conflict and kept the estate process clean.

Step 2: Safety First

Once accountability is established, safety must come next. Firearms left unsecured in homes create risk, especially when family members or children are present. A clear plan for temporary storage protects everyone.

Checklist:

- ☐ Ensure all firearms are unloaded before handling
- ☐ Store handguns and long guns separately, away from daily living areas
- ☐ Use a temporary safe, lockable cabinet, or secure case if available
- ☐ Never transport firearms off the property without FFL guidance



Safe handling refresher:

- Always keep firearms pointed in a safe direction.
- Treat every firearm as if it is loaded until verified.
- Use chamber flags or gun locks when possible.
- Limit who has access during the estate process.

Special note for households with children: Always store firearms in locked rooms or safes. Do not rely on verbal instructions to keep children out. Temporary lockboxes are inexpensive and effective.

Missouri context: While state law does not mandate specific storage standards, liability exists if an unsecured firearm is involved in an accident. Executors and families who take safety seriously protect not only loved ones but also the integrity of the estate process.

Step 3: Inventory the Collection

With safety measures in place, the next step is a full inventory. This is where families often underestimate the work involved. A thorough inventory must include make, model, serial number, and condition notes for each firearm. Accessories, boxes, manuals, and provenance should also be logged.

Why Inventory Matters

An accurate inventory does more than keep track of firearms; it creates a foundation for legal compliance, fair distribution, and proper valuation. In Missouri probate, every asset must be accounted for, and firearms can present unique challenges because of their variety and legal restrictions. A rifle passed down from a grandfather, a pistol purchased for home protection, or a collectible shotgun all carry different implications for value, legality, and family expectations. Without a reliable record, disagreements often arise, and opportunities to preserve value or heritage can be lost.

How to Record Details

1. **Make and Model:** Always start with the manufacturer and model name.
 - This basic information is necessary for identification and valuation.
2. **Serial Number:** Record the serial number exactly as stamped on the firearm.
 - Double-check for transcription errors. If a firearm does not have a serial (common on antiques before 1968), make a note of that fact.
3. **Gauge/Caliber:** Indicate whether the firearm is a 12 GA shotgun, .22 LR rifle, or other caliber.
 - This detail is crucial for distinguishing between variations of the same model.
4. **Condition Notes:** Go beyond “good” or “poor.”
 - Use observable details: scratches, worn bluing, replaced parts, or cracks in the stock. If you are familiar with grading systems such as PPGS, apply a percentage grade.
5. **Accessories/Provenance:** Include boxes, manuals, scopes, slings, or any paperwork that supports history.
 - Provenance adds collector value, especially in the Missouri market where family history can enhance demand.

Sample entry:

- Winchester
- Model 12
- Serial #123456
- 16 GA
- Crack in stock
- box and paperwork included

Make	Model	Serial Number	Gauge/Caliber	Condition Notes	Accessories / Provenance

Tips for Better Accuracy

- **Photograph Everything:** Take photos from multiple angles. Capture serial numbers, condition issues, and accessories. Photos can resolve disputes later.
- **Separate by Category:** Log handguns, rifles, and shotguns in separate groups. This makes the list easier to review and can help with storage planning.
- **Note Antiques:** Firearms manufactured before 1899 are legally considered antiques under federal law. They may not require the same transfer steps, but they still need to be documented for probate.
- **Include Ammunition in Notes:** While ammunition should never be transported with firearms, noting its presence helps complete the picture of the collection.

Missouri Context: Executors in Missouri are responsible for producing an accurate inventory of estate property, and firearms fall under that requirement. If the collection is large, courts, heirs, and attorneys may request detailed records. A clear, organized

inventory helps avoid delays, establishes transparency, and protects the executor from accusations of mismanagement.

Checklist:

- ☐ Record make, model, and serial number for each firearm
- ☐ Note gauge or caliber, plus any unique features
- ☐ Apply PPGS grading percentages where possible
- ☐ Document accessories, boxes, or provenance details
- ☐ Take clear photos from multiple angles
- ☐ Separate modern firearms from antiques (pre-1899)
- ☐ Note ammunition but never ship or transport with firearms

Why detail matters:

Proper inventory supports appraisals, ensures fair distribution, and makes insurance claims far smoother. Families who skip these steps often end up disputing values later, or worse, overlooking items entirely.

Next Steps with a Licensed Professional

Once accountability, safety, and inventory are complete, most families and executors find it helpful to involve a licensed professional. Working with an FFL ensures that every firearm is documented, valued, and transferred in full compliance with Missouri and federal law.

A typical process may include:

1. Initial consultation to discuss the estate and scope
2. Secure pickup of firearms with chain-of-custody receipt
3. Condition grading using the Photo Percentage Grading System (PPGS or NRA)
4. Market value appraisal documented in a written report
5. Delivery of a custom thumb drive with PDF report and all images

The benefit of using an FFL is that once firearms are formally logged, legal responsibility shifts away from the family. For many executors, this step provides peace of mind that everything is being handled correctly and without gray areas.

Families who choose MDRF Enterprises for this role often tell us that having professional documentation, clear receipts, and organized records made the estate process far less stressful.



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