

Managing Firearms in an Estate: A Practical Guide for Families and Professionals

MDRF Enterprises | Saint Louis, Missouri



Introduction

When a loved one passes away and leaves behind firearms, families and estate professionals often face uncertainty. Firearms are not like other possessions; they are highly regulated and may carry significant value.

This guide offers straightforward, legally sound steps to manage firearms in an estate, tailored for families, executors, and professionals in Missouri and beyond

Why Firearms in Estates Are Different

Firearms are not like the rest of an estate's contents. They are regulated under federal and state law, may be dangerous if mishandled, and often hold financial or sentimental value. Executors, family members, and estate professionals must follow a clear legal process when handling them. Mistakes can result in fines, loss of value, or legal risk.

Common Risks to Avoid

- Unlawful possession or transfer
- Violating ATF or state transfer rules
- Giving a firearm to a prohibited person
- Handling by someone unfamiliar with gun safety
- Loss of value due to poor storage or transport

What to Do if You Discover Firearms in an Estate

1. Secure the Firearms:

- Make sure each firearm is unloaded
- Store them in a locked, private location
- Do not move them unless necessary

2. Pause All Transfers:

- Do not sell, gift, or relocate firearms until you understand the legal requirements

3. Document Everything:

- List the make, model, caliber, and serial number
- Photograph the items and note where they were found

4. Call a Licensed Firearms Dealer:

- A dealer like MDRF can verify legal status, assess value, and guide transfer options

5. Understand Your Options:

- Transfer to a lawful heir (with FFL involvement)
- Sell or consign through an FFL
- Surrender unsafe or restricted items to law enforcement or a dealer

Trusts and Planning Tools for Gun Owners

For gun owners planning their estate, trusts and other legal tools can provide a structured way to ensure firearms are transferred safely and legally. If you discover firearms in an estate, check to see if the decedent had any of the following A revocable living trust

- A revocable living trust that includes firearms
- A dedicated gun trust (especially for NFA-regulated items)
- Instructions in their will regarding firearm distribution
- Documentation of lawful ownership or prior appraisals

Revocable Living Trusts:

- For standard firearms, a revocable living trust can help streamline the inheritance process. These trusts allow owners to name beneficiaries and set clear instructions for distribution.

Gun Trusts for NFA Items:

- If the estate includes items regulated under the National Firearms Act (e.g., suppressors, SBRs, machine guns), a dedicated gun trust can ensure legal compliance and avoid complications.

Instructions in their will:

- Even with instructions in their will, firearms should still be transferred through a licensed FFL dealer to ensure all background checks and legal processes are followed.

Documentation of lawful ownership:

- Documentation of lawful ownership, such as purchase receipts, registration records (where applicable), appraisals, or inclusion in a trust, can help verify the decedent's legal possession and streamline transfer or valuation during probate.

Proper legal planning can reduce confusion and liability while preserving the value and history of the firearms involved. Even with any of the above, all firearms must be transferred through a licensed dealer. Proper documentation helps, but it does not replace compliance with federal and state laws.

Real-Life Scenarios We Commonly Handle

- A family heir who does not want to keep firearms
- An executor or fiduciary needing to inventory and liquidate a collection
- A large collector estate requiring valuation and proper transfer

- Guns discovered during a clean out of a storage unit, attic, or safe

In all these situations, MDRF Enterprises provides legal, respectful, and secure handling.

Why Work with MDRF Enterprises

MDRF Enterprises is a federally licensed firearms dealer located in Saint Louis, Missouri. We specialize in helping families, estate attorneys, and fiduciaries handle firearms legally and discreetly.

Our services include:

- On-site evaluations and secure transportation
- Written appraisals for probate or insurance
- Fair purchase offers or consignment support
- Legal transfer documentation and compliance review

Frequently Asked Questions

Can inherited guns be kept legally?

- Yes. As long as the heir is legally eligible and the transfer is handled through a licensed dealer.

Do I need to report inherited firearms?

- No, unless the firearm is suspected of being stolen or linked to a crime. A licensed dealer can check its status.

What if I live in another state?

- We can ship the firearm to an FFL in your state and coordinate the paperwork.

What happens to NFA items?

- Items like suppressors or short-barreled rifles require special handling. A gun trust may help, but all transfers still go through ATF-approved channels.

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This guide is intended for informational use only. For legal advice, please consult an estate planning attorney experienced with firearm laws.