

Estates_Debts[1]

I am an American citizen living in Seoul, South Korea. Settling debts of the deceased should start with the estate, then proceed to anyone who may have been a co-signer or guarantor, which may not be one's spouse or former spouse.

To collect a debt from a family member who is not going to benefit from any estate distributions seems unfair. Unpaid debt that remains after the estate is fully liquidated should be "noncollectable" in most cases.

There may be cases where the estate is exhausted but a person who owes a debt to the deceased may be held responsible for the deceased's debt.

A simple notion applies here: if you gained some benefit from the deceased's unpaid debt, then you might deserve liability for the debt.