

DIVORCE & REAL ESTATE

Your Ultimate Guide to Selling, Healing, and Thriving

Because life isn't over—it's just about to get good.

10

**VITAL INSIGHTS
COURTESY OF KELLIE MARTINEZ**



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INTRODUCTION

Hello, I'm Kellie Martinez, welcome to your ultimate guide for navigating the emotional and financial whirlwind of selling your home during a divorce. I know this is probably a difficult and overwhelming time for you. Maybe you're wondering how you'll even start the process of selling, or how to handle everything that comes with it.



PLEASE KNOW: You don't have to do this alone. I'm here to provide clear, actionable steps, practical advice, and emotional support, so that you can move forward with confidence.

This guide is about so much more than just selling your home—it's about giving you the tools to heal, grow, and create the life you want next. I've been in your shoes having to make these same decisions and have helped countless couples go thru this process as well. You will be in great hands and I'm always available if you need a hug or want to hit some pads... chop down a tree!

In this guide, you'll find:

- ▶ Checklists to keep you organized and on track.
- ▶ Worksheets to help you make decisions (without the panic).
- ▶ Helpful resources, links, and my personal tips to make this process as smooth as possible.
- ▶ Healing energy sprinkled in with photos of my dog because you deserve it & Chino makes everything better!

Please note that this guide is not intended to give or replace legal advice or to give advice specific to your property. Building a team that includes a lawyer, real estate agent, and possibly an accountant will be of utmost importance.

STEP 1

Should you stay or should you go?

One of the hardest decisions you'll make is whether to stay in your home or sell it. Let's start with some honest reflection.

The Decision-Making Process

There's no one-size-fits-all answer here, but these questions should help you gain clarity:

- ▶ Can you afford to keep the house on your own?

- ▶ Does keeping the house align with your long-term goals?

- ▶ Does the emotional weight of staying in the house affect your healing process?

- ▶ Would selling the house provide more freedom or financial flexibility?

Worksheet: "Can I Afford to Keep It?"

This worksheet will help you determine if holding onto the house is realistic:

▶ Current Mortgage Payment: _____

▶ Property Taxes: _____

▶ Insurance and Maintenance: _____

▶ Monthly Income: _____

▶ Additional Monthly Expenses: _____

▶ Net Income After Expenses: _____

Pros & Cons Checklist

Pros of Staying	Cons of Staying
<input type="checkbox"/> Stability for kids, if applicable	<input type="checkbox"/> Financial strain
<input type="checkbox"/> Familiarity with surroundings	<input type="checkbox"/> Emotional baggage
<input type="checkbox"/> A sense of control and ownership	<input type="checkbox"/> Potential for isolation or stagnation
	<input type="checkbox"/> Opportunity cost for future growth

Pro Tip: If keeping the house feels like too much, it's okay to acknowledge that. Let's make a plan that fits your life, not just your emotions.

STEP 2

Who will Stay in the house?

It is likely that the home was originally purchased with the intention that both spouses would reside there together.



At this time you have three options:

- ▶ Both spouses continue to live in the home
- ▶ One spouse lives in the home
- ▶ Neither spouse lives in the home

When deciding what works best for your situation, you will want to consider the following:

Safety:

- ▶ Are there any safety concerns if one or both spouses continue to live in the property?

- ▶ Are there any safety concerns if the property is vacant and both spouses live elsewhere?

Attractiveness of the Property:

- ▶ Typically, empty homes do not show as well to potential buyers.

- ▶ If you both vacate the property, would you be able to keep furniture in the home to help it show better to potential buyers?

- ▶ If not, would you consider having the home professionally staged?

Cost:

- ▶ If both spouses decide to move prior to selling, it can get expensive.
- ▶ It is important to factor in the costs of the new accommodations (for both spouses), as well as the costs associated with maintaining the existing home (e.g. insurance, taxes, utilities, maintenance, HOA fees, etc.).
- ▶ Many expenses associated with the home will need to be paid regardless of who is living there.

It will be important to know the average number of days on market in your area, so that you have an idea of how long it will realistically take to sell your home once it is listed. Your real estate agent will be able to assist with this (more in the next section). Whether or not you are staying in the home while it is listed, ensure you have a plan for your next place to live and do not leave making arrangements to the last minute.

STEP 3

Who will List your Home?

Real Talk:

You might be tempted to go with the agent who sold you the house, but that might not be the best move right now. Divorce is tough, and communication can be strained. Reaching agreements can feel like pulling teeth.

You need an agent who's not only experienced in real estate but skilled at handling the delicate dynamics of a divorce sale. With 24 years in the business, over 400 homes sold in the last 7 years, and more than 250 five-star reviews, I know how to handle these situations with care and expertise.

This isn't just about selling a house—it's about guiding you through a process that requires patience, trust, and clear communication. I understand how important it is to keep both parties informed and ensure both spouses feel supported during this time.

We specialize in helping people navigate this unfamiliar territory, and it would be an honor to help you, or connect you with the perfect agent for your unique needs. You've got enough on your plate—let us handle the rest and make this journey a little easier.



STEP 4

House Prep

- ▶ Firstly, is any work needed to get your home ready to list?

- ▶ Secondly, who is going to complete that work?

Once you've decided to sell, you need to prep the house for its big debut. Think of this as the glow-up your home deserves to make sure it stands out to potential buyers.

Declutter Checklist

- ▶ Remove all personal items: photos, mementos, and anything that reflects your past life together.
- ▶ Clear out closets, kitchen counters, and bathrooms (you'd be amazed at how much space you gain).
- ▶ Sort through the garage and basement—yes, even if you're avoiding it.
- ▶ Consider donating or selling anything that no longer serves you.
- ▶ Organize what you're keeping and store it in labeled bins.

Pro Tip: Buyers need to envision themselves in the space. Clear the way for them to imagine their life in your home.

How to Stage on a Budget

Staging can make or break a sale, but it doesn't have to cost a fortune.

- ▶ Fresh, neutral paint colors will work wonders.
- ▶ Open up spaces by rearranging furniture—make rooms look bigger.
- ▶ Add a few inexpensive accessories like fresh towels, throw pillows, and greenery.

Vendor List for Repairs

Staging can make or break a sale, but it doesn't have to cost a fortune.

- ▶ Handyman: _____
- ▶ Painter: _____
- ▶ House Cleaner: _____

(You don't need to tackle everything yourself—let the pros handle what needs fixing!)



STEP 5

Navigating the selling process

You've made the decision, and your house is prepped for sale. Here's what comes next.

Step-by-Step Timeline

- ▶ **Step 1:** Initial consultation—We'll discuss price, timing, and strategy.
- ▶ **Step 2:** Marketing—Professional photos, listings, and open houses.
- ▶ **Step 3:** Showings and offers—This is where the magic happens!
- ▶ **Step 4:** Accept an offer—Then we'll go into escrow, go through all contingencies, and finalize the deal.
- ▶ **Step 5:** Closing day—Pop the champagne!

Negotiating with Your Ex (Without Losing Your Mind)

Negotiation can be tough, but keeping it businesslike will help you both.

- ▶ Let me handle the hard talks. I've got this.
- ▶ Try to agree on offers quickly and move forward with clear, separate goals.

(Negotiations are an important part of selling your home and they can often be time sensitive. If communications are strained, it will be important that you have a plan for reaching agreements regarding the sale of the home efficiently.)

Your agent will be able to make recommendation based on your unique circumstances. Your agent may be able to act as an intermediary, or they may recommend that each spouse enlist the help of another person. Remember, negotiations start before you list your home and will likely continue until right before closing.)

STEP 6

Dividing the proceeds

Now comes the tricky part: dividing the money. But guess what? We'll keep this straightforward.

Conversation Starters for Fair Agreements

- ▶ "Let's split the sale proceeds in a way that feels fair to both of us."
- ▶ "How can we work together to make sure both our financial futures are secure?"
- ▶ "I think we need an advisor to ensure the split is fair."

Financial Planning Worksheet

- ▶ Sale Price: _____
- ▶ Mortgage Payoff: _____
- ▶ Selling Costs (agent fees, repairs, etc.): _____
- ▶ Net Proceeds: _____
- ▶ Proposed Split: _____

Pro Tip: Having a financial advisor involved will help make sure everything is as smooth and fair as possible. I will share my contacts with you so you have a team behind you!

STEP 7

What are potential Tax Implications?

It will be important that your trusted team include an accountant or tax advisor. If you do not have one or if you would like a recommendation for someone who specializes in divorcing clients, see my contacts list. Selling your home may result in you realizing capital gains and other tax obligations. It is important that you are aware of all associated costs, filing requirements, and how they are divided between spouses prior to listing your home.



STEP 8

Dividing the proceeds

Now comes the tricky part: dividing the money. But guess what? We'll keep this straightforward.

Conversation Starters for Fair Agreements

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Financial Planning Worksheet

- | | |
|--|-------------------------|
| ▶ Sale Price: _____ | ▶ Net Proceeds: _____ |
| ▶ Mortgage Payoff: _____ | ▶ Proposed Split: _____ |
| ▶ Selling Costs (agent fees, repairs, etc.): _____ | |

Pro Tip: Having a financial advisor involved will help make sure everything is as smooth and fair as possible.

STEP 9

Moving forward

Once the house is sold, It's time to rebuild your life, and a fresh home is part of that journey.

Finding Your Next Home

- ▶ Determine your budget based on your new life situation.
- ▶ Create a wish list of must-haves for your next place.
- ▶ I'll help you find a home that matches your new vibe.

Budgeting for Life After Divorce

- ▶ Track your expenses and set realistic goals for saving.
- ▶ Think about where you want to be financially in the next 6 months and 1 year.
- ▶ Consider renting or living with a friend as a transition.

Closing Note From Kellie

This guide is just the beginning of your journey. I'm not just here for this transaction; I'm here for your future, whatever that looks like. If you need help beyond this, don't hesitate to reach out. We'll get through this together, and I'll always have your back.



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STEP 10

Bonus

MINDFULNESS & SELF CARE

You've been through a lot. It's time to take care of you.

5-Minute Meditation Techniques

A Meditation for New Beginnings

Take a deep breath in, and slowly let it out. Close your eyes, and allow yourself to settle into this moment.

Feel the weight of your body grounding you, and know that you are safe. You have made it through so much already, and you are stronger than you realize.

As you breathe deeply, picture a warm light surrounding you—a light that symbolizes peace, healing, and new beginnings. With each breath, this light grows brighter, filling you with calm and strength.

Now, imagine standing at the doorway of your home, one chapter closing, and another opening. Know that this space has held memories, but it is time for you to move forward. You deserve a fresh start, one full of possibilities and hope. Trust that everything you need is unfolding exactly as it should.

Take one more deep breath, feeling the support of the universe around you, and know that you are not alone. With each step you take, you are guided, you are loved, and you are always moving toward something brighter.

When you're ready, slowly open your eyes, bringing this peace with you as you take the next step forward.

Self-Care Checklist

Take breaks—don't keep pushing yourself.

Get outside and breathe fresh air daily.

Treat yourself to something small you love (a favorite snack, a bubble bath, or just a Netflix binge).