

# Divorcing Your Mortgage

*A Different Perspective. A Better Solution.*



## What is Divorce Mortgage Planning?

Many times in a divorce, we are more focused on curing the problem at hand, i.e., distributing real property and assets, that we forget there is life after divorce. The biggest challenge is the lack of knowledge, understanding, and preparedness of how the various pieces of the divorce puzzle fit together and truly overlap.

**Divorce Mortgage Planning** is the ability to put into play the desired outcome by pairing the needs and options available while incorporating the necessary details and clarity into an executable settlement agreement to obtain closure and peace of mind successfully.



Working directly with the divorce team, a CDLP® incorporates divorce mortgage planning into the overall process with a unique and solid understanding of the intersection of family law, financial and tax planning, real property, and mortgage planning.

The role of the CDLP® is to help integrate the mortgage selected into the overall long and short-term financial and investment goals, to help minimize taxes, to minimize interest expense, and maximize cash flow.

Our mission is to help divorcing homeowners make more informed decisions regarding their home equity solutions and mortgage financing opportunities during and after the divorce. Founded in 2014, the Divorce Lending Association supports ethical lending standards and is dedicated to supporting members through education and access to professional development opportunities working with divorcing homeowners.



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Divorce Lending  
Association

Certified Divorce Lending Professional  
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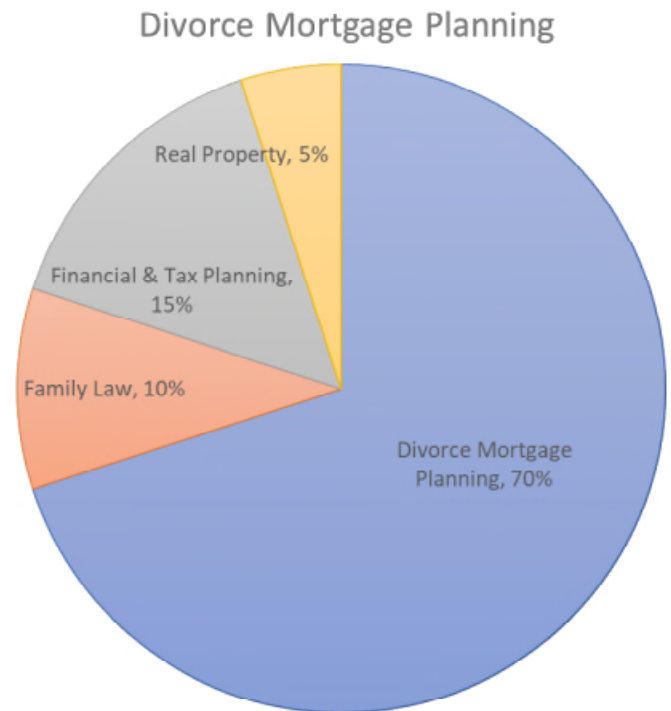
# What is Divorce Mortgage Planning?

## What does holistic mean?

A holistic approach means:

- Looking at something as a whole interconnected entity.
- Understanding the bigger picture.
- Not only thinking outside the box but removing the box completely.

As a Certified Divorce Lending Professional (CDLP®), Only about 70% of what I do involves the actual mortgage, the remaining 30% is split between working with the divorce team on the divorce settlement process, financial and tax planning and the real property itself.



For example, the verbiage in the divorce settlement agreement (or the structure of support income or the division of assets) as well as certain aspects of the real property can directly impact the ability to obtain mortgage financing. And the mortgage option chosen can directly impact any financial or tax planning set up in the divorce settlement as well.

I can help you by not only recognizing and avoiding some of these potential conflicts for a smoother settlement, but some of the tools I use can also provide you with additional information and insight you may need to help with your case management.

My training as a CDLP® helps me to have a different perspective and ultimately provide a better solution for both the professional divorce team and the divorcing homeowner while at the same time protecting their ability to obtain mortgage financing in the future.

It is always important to work with an experienced mortgage professional who specializes in working with divorcing clients. A Certified Divorce Lending Professional (CDLP®) can help answer questions and provide excellent advice. Please don't hesitate to reach out to me directly if I can provide additional information.



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