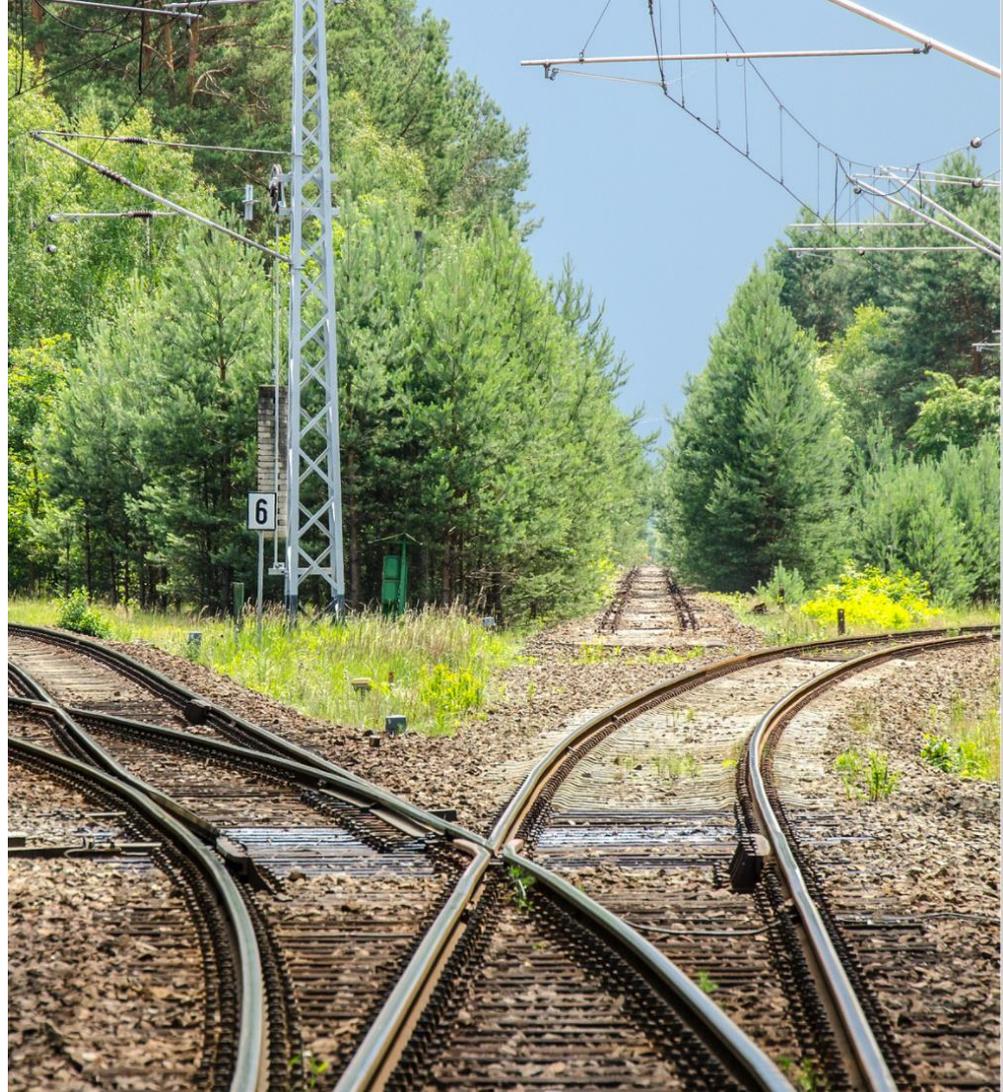


THE COMPLETE GUIDE TO SELLING YOUR HOME DURING A DIVORCE



This guide is meant to provide a few helpful tips as you begin the process of selling your home during this difficult time. It is not intended as legal advice, and you should consult your attorney before making any legally binding decisions.

Decide If One Spouse Can Afford To Keep The House

The first step is to decide who, if either of you, wants to keep the house and can afford to do so on their own income after the divorce is finalized.





If One of You Decides To Keep The House...

The next step is to work out the details of transferring ownership in your final divorce settlement. Consult your mediator or attorneys for this process. Ultimately, **you'll need to refinance** so only the spouse keeping house is on the mortgage.

If Neither of You Keeps The House...

Then it's time to start planning to sell the home as part of your divorce settlement. You'll need to **work with a real estate professional** to determine how much your home will sell for under current market conditions.



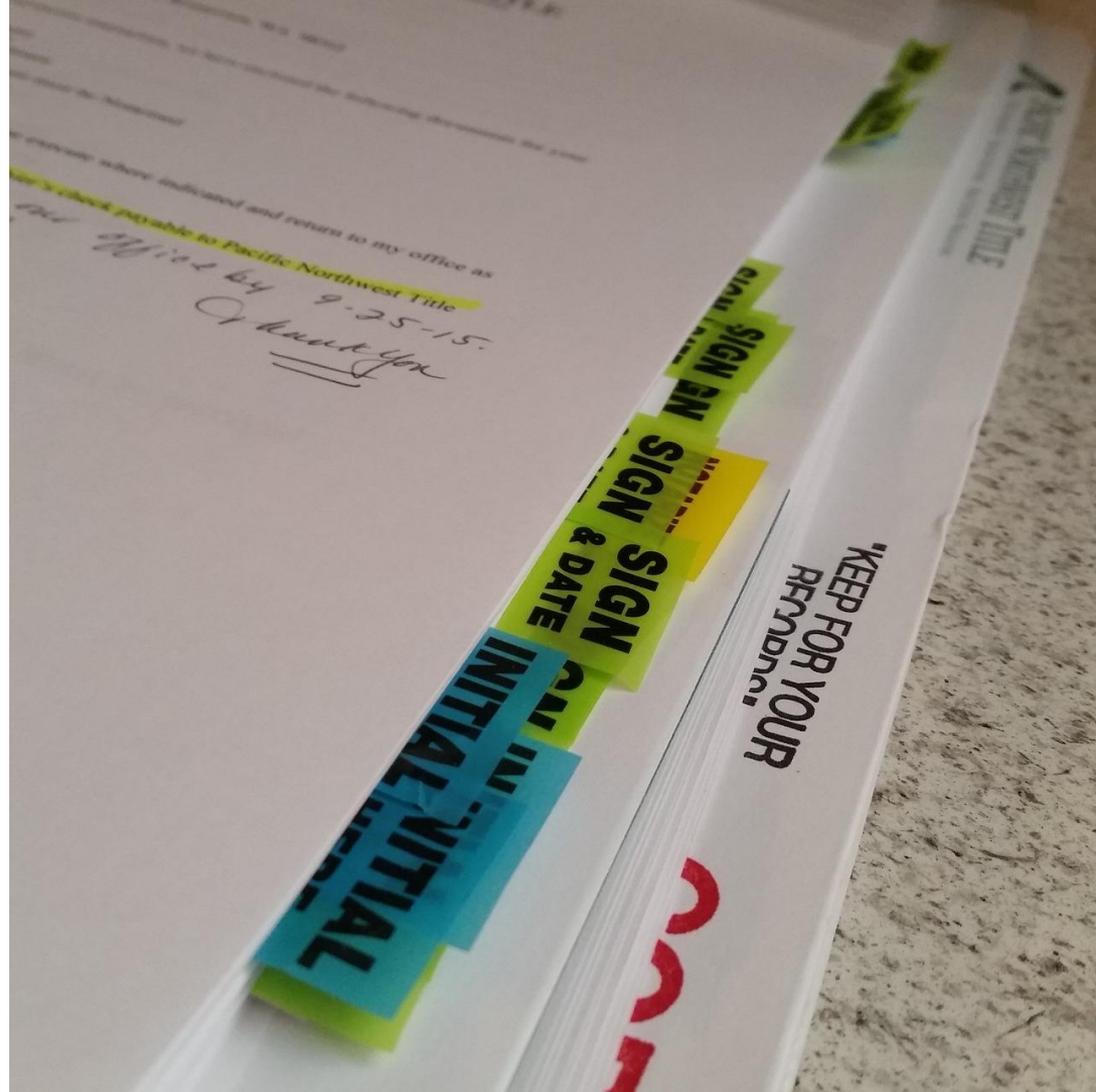


If You Have Equity In The House:

If your house will likely sell for more than you owe on the mortgage, you can work with your attorneys to set up whatever split of the equity is appropriate for your situation.

If You Owe More Than The House Is Worth...

If you're not in a situation where you can sell the house and split the profits, you may want to consider a "Short Sale." In this case, the lender agrees to accept less than what you actually owe.





What You Need To Know About Short Sales:

A short sale is a last-ditch effort to **avoid foreclosure**. Short Sales are a relatively complex real estate transaction that involves negotiating with your lender. You should seek the help of a real estate professional.

If You Can't Refinance, Sell, or Short Sell...

If one spouse can't refinance the house on their own, if you can't sell the house and split the equity, and if you can't arrange a short sale...

Foreclosure may be the only way to dissolve ownership during the divorce.





HELP

No Matter What Path You End Up Taking...

Selling a home during a divorce is likely the most difficult real estate transaction you will ever endure. **Don't try to navigate these waters without the help of an experienced real estate professional.**

What To Look For In An Agent...

This is NOT the time to casually reach out to your friend's cousin who just got her real estate license. Selling a house during a divorce requires negotiation and relationship skills that most new agents simply don't have.





Look For Two Things:

First, the real estate agent you work with should have proven track record of success in selling homes quickly. In the middle of a divorce, the goal should be to sell quickly and move on. **Find an agent who can get the house sold fast.**

Look For Two Things:

Second, work with an agent who has experience working with divorcing couples. A good agent knows how to tactfully communicate with both spouses and knows that it's their job to serve **both** of you to get the home sold.

