

Divorce the house, not just your spouseSM

**to protect your post-divorce credit score and your family's financial future.
...Whether you keep the house or sell it.**

DURING divorce is the best time to prevent real estate-triggered: damaged credit, foreclosure or even bankruptcy from joint mortgage debt or undiscovered liens from joint title that cannot be fixed **AFTER** divorce.

Although the marital home generally accounts for 60% of a family's net worth, there is nearly no state-prescribed guidance for divorce real estate - often the most valuable marital asset.

Because "Appraisal Minus Mortgage" does **NOT** equal house equity, learn essential real estate due diligence you need now to easily supplement evidence of your house value - with no extra attorney time and little-to-no extra homeowner cost/effort.

When Keeping the House Equals Losing the Divorce:

Discover critical mistakes in divorce real estate beyond the scope of appraisals - preventable during divorce but not fixable after:

- *Because her EX kept the house, one woman was dragged into bankruptcy after his mortgage refinance application was denied post-divorce and their joint mortgage then foreclosed!*
- *One man discovered his EX's \$216,700 pre-marital debt became HIS debt post-divorce as a lien recorded during the marriage against title to the house he kept!*
- *Even a REALTOR® learned paying off home equity debt didn't cancel the account. Her EX "maxed" it out with \$25,000 debt secured by the house she kept!*
- *Because she kept the house, one woman had to pay \$12,000 of her EX's attorney's fees - even with a property settlement hold harmless provision!*

These and other major property settlement mistakes are often preventable DURING divorce but are not fixable AFTER. Mistakes that ruin finances, families and futures ... for years.

To prevent major real estate mistakes, the solution is simply **MORE/EARLIER**:

MORE real estate due diligence (information/investigation) from **MORE** real estate and financial professionals much **EARLIER** in your divorce process.

In addition to emotional, legal and financial teams, now divorcing couples have the benefit of **divorce-trained real estate teams** working collaboratively to help families get the information they need much earlier in the divorce process.

Led by your RCS-D™ REALTOR®

[Real Estate Collaborative Specialist-Divorce™],

your divorce real estate team can provide FREE and fee-based information re:

- Complete house valuation (especially compared to liquid assets, e.g. pension/retirement accounts);
- Essential evidence of house value (admissible in court); and
- Critical divorce real estate counseling for divorcing homeowners.

ALL are needed now.

Remember, in divorce real estate sooner is always better!

For more information, please contact:

DIVORCEthis**HOUSE**.com