

Divorce Housing and Mortgage Clarity Checklist

For Family Law Attorneys, Mediators, and Financial Professionals

Use this before negotiating keep the house, a buyout, or support terms. Prevent late-stage mortgage surprises.

When to involve a mortgage clarity partner

- Client wants to keep the home after the divorce.
- The plan includes an equity-based buyout.
- The settlement assumes a refinance into one name.
- Support (alimony/child support) is used to qualify
- One spouse needs to buy a new home soon.
- There are late payments, collections, or credit issues.
- Complex Income: self-employed, commission, bonus.
- Timeline: court deadlines, temporary orders, move date

60-second intake checklist

1) Property and mortgage

Address:
Mortgage balance: \$
Estimated value: \$
2nd/HELOC (Y/N):
HOA (Y/N) Amount: \$

2) Keep vs sell decision

Plan (Keep/Sell/Unsure):
If keep, who (A/B):
Target date to remove other spouse:

3) Buyout basics

Expected buyout: \$
Funds (Cash/Refi/Assets/Unsure):
Planned cash-out: \$

4) Income and support

Income type(W-2/SE/Var):
Support (Pay/Receive/Unsure):
Amount \$ Start date Duration:

5) Credit and cash position

Credit (760+/700-759/660-699/<660/Unknown):
Cash available: \$
Late pays last 12 months(Y/N/Unknown):

6) Constraints and deadlines

Mediation or court date:
Move-out or housing deadline:
Biggest concern:

Red flags that blow up settlements late

- Trying to keep the home but the income does not support the payment
- Support terms are set without confirming the underwriting treatment
- Assuming equity access without checking cash-to-close
- Refinance timeline does not match court deadlines
- Credit issues discovered after terms are finalized

What you get when you refer a case

- Keep vs sell feasibility review
- Buyout and refinance pathway options
- Support and income considerations that impact approval
- A simple written Mortgage Snapshot you can use in negotiation prep

Book a 15-minute strategy call

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THE Mortgage Guide

Mortgage guidance only. Not legal or tax advice.