



BEFORE ANYONE NAMES A NUMBER

The house decision checklist

When a marriage ends, the home is usually the largest thing on the table. Gather these before the first serious conversation, with your spouse or your attorney, and every number that follows gets more honest.



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01 THE PAPERWORK TO PULL

- ☐ **Current mortgage statement:** the exact payoff, not the balance you remember.
- ☐ **Any second loan or HELOC:** these surprise more settlements than anything else.
- ☐ **The deed:** how title is actually held, and in whose names.
- ☐ **Purchase records & major improvements:** receipts set your cost basis and can save six figures in capital gains tax.
- ☐ **Property tax bill:** your Prop 13 base matters if either of you buys again in California.
- ☐ **Refinance paperwork:** if you've refinanced since buying.

02 THE NUMBERS TO KNOW

- ☐ **What the home would sell for today:** a documented valuation. Not a listing-site estimate, and not either spouse's guess.
- ☐ **Roughly 7% off the top:** commissions, closing costs and presentation, before anyone splits anything.
- ☐ **The buyout math:** could one income refinance and carry this house at today's rates? A lender will ask; know the answer first.
- ☐ **The capital gains picture:** the \$500K married exclusion can drop to \$250K once the divorce is final. Timing is money here.
- ☐ **A financial analyst's read on the outcome:** a Certified Divorce Financial Analyst, or CDFA, projects what each option leaves you years from now, not just at signing.

03 THE QUESTIONS TO SETTLE EARLY

1 Who pays the mortgage, taxes and upkeep between now and the settlement?	2 If the house sells, who authorizes what: price, repairs, offers?
3 If one of you keeps it, what valuation is the buyout priced from, and who chose it?	4 If you wait, for a school year or for the market, what date or event triggers the sale?

04 THE ORDER OF OPERATIONS

FIRST	SECOND	THIRD	FOURTH	LAST
Valuation	Financial analyst & accountant	Lender	Decision	Listing

Why the financial read sits second: a Certified Divorce Financial Analyst (CDFA) models what each option leaves you five and ten years out, and your accountant, a certified public accountant or CPA, confirms the tax consequence of the timing. Only then does a lender conversation mean anything. Keeping the house and splitting the proceeds rarely land where they look like they will on paper.

Most expensive mistakes in a divorce sale come from running this sequence backwards.

One caution: don't sign anything that fixes the home's value, or either side's share of it, before a neutral, documented valuation exists. It is the single number everything else is built on.

05 THE PEOPLE WHO SHOULD SEE THE NUMBERS

No single professional covers a divorce sale. Your attorney handles the agreement, I handle the property, and these four tell you what the money actually does once the dust settles.

01

YOUR ACCOUNTANT (CPA)

A certified public accountant confirms the tax consequence before it becomes permanent: cost basis, the capital gains exclusion, filing status for the year of sale, and whether the closing date itself changes what you owe.

02

A WEALTH MANAGER

Looks past the settlement. Sale proceeds, retirement accounts and support payments are one picture, not three, and how you hold the money matters as much as how much of it you keep.

03

A DIVORCE FINANCIAL ANALYST (CDFA)

A Certified Divorce Financial Analyst models each option side by side so you can compare keeping the house against selling it in the same numbers, years out rather than at signing.

04

A DIVORCE-AWARE LENDER

Tells you today whether a buyout can actually be financed on one income, before anyone commits to it in writing.

REFERRAL PARTNERS AVAILABLE

If you do not already have these people, I will introduce you. I keep a short, vetted list of accountants, wealth managers, divorce financial analysts, divorce-aware lenders and family law attorneys across San Diego and Riverside County, each one used to working inside an active case.

Introductions are made at no cost and with no obligation. I take no referral fee for them, so the recommendation is only ever about fit. Ask for one name or the whole list, and if you already have professionals in place I will work with yours.



CHECKED EVERY BOX?

Then let's get the real numbers for your home.

A confidential 20-minute call: your comparable sales, a realistic range for today's market, and the sequence that fits your timeline. Plenty of these calls end with "wait six months," and that's a fine outcome.

CALL OR TEXT

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