



## Menu of Services

Offering specialized expertise in credit analysis, real property financing options, and strategic guidance. Ensuring clients make informed decisions tailored to their financial circumstances during the divorce process.

- **Comprehensive Divorce Mortgage Planning** – Assisting Clients in understanding mortgage options during divorce proceedings and planning for future housing needs.
- **Home Equity & Equity Buy-Out Analysis** – Assessing the equity in the marital property and advising on how to handle property division to mortgage opportunities. Strategizing the use of a “buy-out” vs a “cash-out” transaction.
- **Employment & Support Income Analysis** – Determining what income sources are to be considered qualifying income and identifying strategies for new income sources needed to meet mortgage guideline requirements. These include but are not limited to self employment, all forms of support income, business income, etc.
- **Real Property Cash Flow Analysis** – Calculating cash flow from investment property to facilitate mortgage financing and meet the required standards for secondary investors.
- **Credit Analysis & Repair Consultation** – Evaluating credit profiles, guiding on improving credit, and addressing issues related to joint debt and mortgages.
- **General Consulting & Litigation Support** – Providing invaluable mortgage-related guidance and expertise and aiding in navigating complex financial landscapes.
- **Mediation & Collaborative Support** – Provide additional support during mediation and the Collaborative process when mortgage finance is in question.
- **Expert Witness Reports & Testimony** – Serves as an expert witness, providing invaluable insight and testimony on mortgage matters during divorce proceedings, offering a specialized perspective.
- **Mortgage Assumption Facilitation** – Provide additional support during the mortgage assumption process, saving time and money. Assist with gathering and analyzing the required documentation; communicate with current loan servicer when permitted.



## Package Pricing

### Package:

Divorce Mortgage Planning: **\$800/single - \$1300/couple**

Scope of Work: The flat fee noted above includes the following:

- Initial Consultation
- Document gathering and organization
- Data Entry and Analysis
- Divorce Mortgage Planning Report
- Assumption/Mortgage pre-qualification
- Attorney/Mediator/Client consultation

### Ala carte Services:

Expert Witness Testimony \$225/Hour

Hourly Consultation \$225/Hour

Assumption Assistance \$1,000

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