

CHECKLIST

Divorce Mortgage Checklist

TOP MORTGAGE MISTAKES TO AVOID DURING DIVORCE

Divorce is challenging enough without adding costly mortgage mistakes into the mix. Use this checklist to avoid the most common pitfalls and protect your financial future.

- ☐ Clearly outline home equity distribution in the marital settlement agreement.
- ☐ Avoid using a standard cash-out refinance—ask about an Equity Buyout Refinance instead.
- ☐ Confirm if title seasoning requirements apply to the spouse keeping the home.
- ☐ Remove the vacating spouse's name from the mortgage to protect their debt-to-income ratio.
- ☐ Ensure the marital settlement agreement assigns responsibility for paying the mortgage debt.
- ☐ Work with a mortgage professional who specializes in divorce lending.

By following this checklist, you can avoid common mortgage mistakes during divorce and take control of your financial future with confidence.

Contact me today!



Mickey Mohs

Colorado/Wyoming Area Manager

NMLS# 263153

Mickey.Mohs@PrimeLending.com

Mobile: 303-910-4212

www.DivorceMortgageExpert.com

5613 DTC Parkway, Ste 750

Greenwood Village, CO 80111



All loans subject to credit approval. Rates and fees subject to change.

©2025 PrimeLending, a PlainsCapital Company (PrimeLending). (NMLS: 13649) For licensing information go to www.nmlsconsumeraccess.org. Equal Housing Lender. PrimeLending is a wholly owned subsidiary of a state-chartered bank and is an exempt lender in CO. V010918