



# Divorce Guide: 6 Ways to Navigate Separation & Divorce

DIVORCE OFTEN COMPLICATES PROPERTY OWNERSHIP, FORCING DIFFICULT FINANCIAL DECISIONS. WHILE SELLING IS A COMMON SOLUTION, THERE ARE MULTIPLE STRATEGIES TO PROTECT BOTH PARTIES' FINANCIAL INTERESTS WHILE AVOIDING FORECLOSURE. DIVORCE DOESN'T HAVE TO RESULT IN FORECLOSURE OR FINANCIAL LOSS. EXPLORING CREATIVE SOLUTIONS CAN HELP BOTH PARTIES ACHIEVE A FAIR AND BENEFICIAL OUTCOME WHILE PRESERVING FINANCIAL STABILITY. HERE'S HOW TO HANDLE YOUR PROPERTY DURING A DIVORCE:

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# 6 Ways to Navigate Divorce

1

**Sell on Market:** If both parties agree, listing the home with a real estate agent allows for a traditional sale at full market value. This is often the best way to maximize profit, but it requires time and cooperation between both spouses.

**Best for:** Divorcing couples who can agree on selling terms and want top dollar.

**Considerations:** The process can take months, and disputes over pricing, repairs, or proceeds may delay the sale.

2

**Cash Offer:** Selling to an investor or direct buyer for cash allows for a quick closing, typically within days or weeks. This helps both parties split assets and move forward without the ongoing stress of mortgage payments.

**Best for:** Couples who want a fast resolution with minimal complications.

**Considerations:** Cash offers are often below market value, but they eliminate the hassle of listing, repairs, and prolonged negotiations.

3

**Subject-To Sale:** One spouse can transfer ownership to an investor while keeping the mortgage in place. This allows the departing spouse to walk away from the financial responsibility without refinancing. The investor takes over payments, preventing foreclosure while preserving credit.

**Best for:** Couples where one spouse can no longer afford the mortgage but refinancing isn't an option.

**Considerations:** The original mortgage remains in the spouse's name, meaning they are still legally responsible if payments are missed.

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4

**Lease Option:** Instead of selling immediately, rent the property to a tenant-buyer who agrees to purchase it later. This allows for continued mortgage payments while giving both parties time to finalize financial matters.

**Best for:** Couples who want to keep ownership for a period while ensuring a future sale.

**Considerations:** The tenant-buyer must be reliable, and the final purchase is not guaranteed. If they don't buy, you may need to relist the property later.

5

**Seller Financing:** The departing spouse can sell their share of the property to the remaining spouse or an outside buyer, receiving payments over time instead of a lump sum. This creates a structured financial exit while ensuring the mortgage is covered.

**Best for:** Couples where one spouse wants to keep the home but can't afford a lump-sum buyout.

**Considerations:** The selling spouse depends on the buyer's ability to make regular payments, and legal agreements must be structured carefully.

6

**Co-Ownership Agreement:** Instead of selling immediately, both spouses can retain ownership and rent the home, splitting rental income. This provides financial stability while allowing time for the market to appreciate or personal situations to stabilize.

**Best for:** Couples who are amicable and want to maintain long-term investment benefits.

**Considerations:** Requires clear agreements on property management, expenses, and decision-making responsibilities.

# *6 Ways to Navigate Divorce*

**Take Action Today!**

The sooner you take action, the more options you have. If you're unsure which solution is best for you, let's talk! We help homeowners navigate Separation and Divorce and find the best path forward.

**Call/Text: 661-936-4406**

**Email: [contact@werescuehomes.com](mailto:contact@werescuehomes.com)**

**Website: [werescuehomes.com](http://werescuehomes.com)**

**You have options—don't wait until it's too late.**

**Reach out today!**