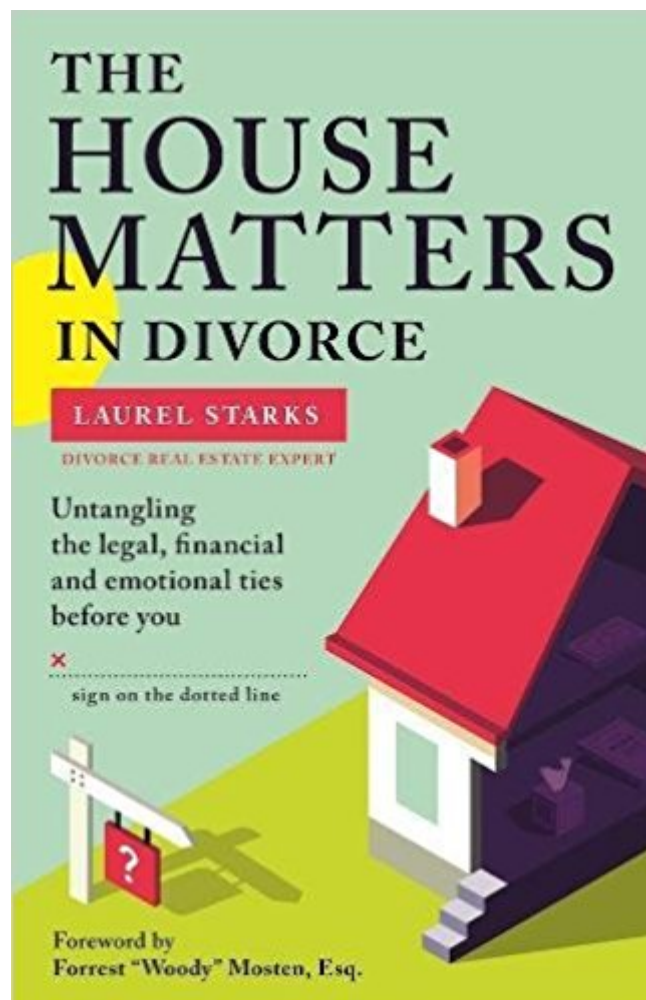




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# The House Matters In Divorce: Untangling The Legal, Financial And Emotional Ties Before You Sign On The Dotted Line



## Synopsis

In divorce, deciding what to do with the house can become a source of strife, confusion, and financial ruin. Most are unprepared for the legal and financial ramifications about keeping or selling their home; their most important financial asset. Divorce is stressful enough by itself. In the midst of other traumas, many divorcing people discover that they aren't just married to a spouse; they're also tied to their home and a mortgage, too. Their most financially and emotionally important asset can become a source of strife, confusion, anxiety; and all too often, financial ruin. As they discover, it's not enough to divorce their former partner; they must divorce the house; a treacherous process, fraught with risks and unexpected challenges. Navigating it successfully requires expert help; and the kind of practical information provided in this book. Few people fully understand the complexities of real estate transactions, let alone their long-term ramifications. These matters take on even greater weight when they occur in the context of a wrenching, perhaps acrimonious breakup. *The House Matters in Divorce* is a comprehensive guide written by an expert in divorce real estate that addresses all these issues, from the emotional impact to the dollars-and-cents details. It provides a framework of knowledge that will empower divorcing spouses to emerge financially sound and prepared for the future. The result is a well-rounded view of what divorcing partners can expect, and concrete advice on how to manage the process. Laurel Starks lives with her husband and two boys in Rancho Cucamonga, California.

## Book Information

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## Customer Reviews

"As a retired Los Angeles Superior Court Judge and family law mediator, who has handled literally

hundreds of cases involving the sale of the family residence, I know that next to custodial issues with children, no other issue in divorce is fraught with as much tension, misunderstanding, and anger as the sale of the family residence. This book is a must read for all attorneys handling family home sales and should be given to all family law litigants." —Hon. Martha E. Bellinger, judge retired, author of *From Robe to Robe*

"Laurel Starks has written an informative book on a subject that often gets ignored —until it hits hard: selling the family home in a divorce. In her book *The House Matters in Divorce*, she does a complete walk-through of the unique issues involved in selling a house at one of the worst times in a person's life, including: whether to sell, how to deal with the kids, the mortgage, a high-conflict divorce, the proceeds of sale (if any), on up to what a judge might do in court. Yet she recognizes the emotional elements and adds a lot of personal encouraging comments. It's also sprinkled with dozens of examples from her wide experience with many upset couples as a real estate agent specializing in divorce home sales. This book has been needed for quite a while. It will fill a gap for spouses who feel overwhelmed and in need of clear and simple advice from an expert who understands."

—Bill Eddy, attorney, therapist, and mediator; author of *Splitting: Protecting Yourself While Divorcing Someone with Borderline or Narcissistic Personality Disorder*

"The first book of its kind, written by an industry pioneer, *The House Matters in Divorce* not only helps couples facing divorce, but Laurel also gives valuable insight for real estate professionals who work in these sensitive situations."

—Ben Kinney, CEO, ActiveRain; Wall Street Journal Top 100 Realtors; author of *Soci@l*; Inman News "Innovator of the Year" 2014

"This book is a must read for anyone facing divorce and professionals who represent them. Laurel Starks has done her homework and has unprecedented experience in the field of divorce real estate. *The House Matters in Divorce* provides great insight into family dynamics, and unlike any other book I have seen, it addresses a deeply fundamental issue: the children's concerns when leaving their home as a result of a divorce. The practical advice in these pages is invaluable."

—Ann Bingham-Newman, PhD, child psychologist, professor emeritus, California State University—Los Angeles

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—Ann Bingham-Newman, PhD, child psychologist, professor emeritus, California State University—Los Angeles

In divorce, deciding what to do with the house can become a huge source of strife, confusion, and even financial ruin. Most are unprepared for the unique legal, financial, and emotional ramifications of either holding on to or selling their house at one of the worst times in their life. *The House Matters in Divorce* presents the numerous legal, emotional, and practical challenges of equitably settling your marital home; and offers specifics on how to handle those issues and who to turn to for professional help. This book clears up common misconceptions about dividing real estate assets and empowers both parties to be proactive, make smart decisions, and emerge from this complex process financially sound and prepared for the future. It includes detailed information on:

- Whether to sell or not
- Common pitfalls that plague the uninformed
- How to determine what the house is really worth
- Making housing decisions that are truly in your children's best interests
- What to do

about the deed and the mortgage if one spouse stays in the home  
Proceeds of the sale (if any) and what to do if there is no equity  
The court's perspective and power  
Learn how best to deal with your most important financial asset—your home—from a real estate expert who specializes in divorce. Get the facts about how to make wise and purposeful choices to set yourself up for success as you move forward with building a new life—a life that includes financial health.

I have been waiting for a book to come out that I can safely give to my divorcing clients. I'm a real estate broker and we work with multiple people per year who are selling their house because of a divorce. I know and trust Laurel Starks as the national expert in this field, so I feel completely comfortable handing this out to our clients as this topic comes up. I highly recommend this book to consumers who are thinking about, or already in the process of separation and divorce, and who own a house. Typically this is the biggest asset that you own as a couple and it warrants expert advice.

As a real estate divorce specialist and divorce coach, I applaud Laurel for putting into words an easy to understand guide to the many decisions and emotions behind those decisions that need to be made about the marital home in divorce. She helps us remember that there are three processes happening simultaneously: the legal, real estate and emotional and how important it is for clients to seek expert advice in this time of overwhelm and confusion. I appreciate her direct approach to the many challenges and pitfalls of settling the house in a way that people can understand so they make wise decisions having all the facts and information. The book carefully blends the emotional and practical considerations of anyone in divorce and helps present insights into their ex's perspective and motivation. I look forward to sharing this book with my clients before they make their final decisions about what to do with the marital home.

This is a great book for the layman to read as you enter the divorce process (hopefully before!) . Clear and concise information on what are the biggest pitfalls and potential problems in deciding what to do with the family home, including things that might seem simple but if left unaddressed can lead to larger problems in the future. With an emphasis on making sure you take care of your financial future, this book additionally addresses the emotional and social stresses that surface during the divorce process and decisions about the house. Fast read but chock full of good advice!

This is a great book! I'm a realtor and a client of mine found this book online and got our local library to order/stock it and recommended I read it. I did so to appease him, not realizing how much I would learn! Whether you are an attorney helping clients navigate a divorce, a realtor helping guide clients through selling their home, or someone who is actually going through a divorce, this book will provide valuable information to help you through the process! I ordered several copies for my clients and friends and I recommend you do the same!

As a Realtor (and divorcee), I see the struggles that my clients experience while deciding how to handle their financial matters while navigating the process of divorce. The House Matters in Divorce, is a great resource for exploring the possibilities that may ultimately affect your bottom line.

I am a realtor in the Dallas area and have found this book to be invaluable in assisting clients in the midst of a divorce. Its practical advice helps keep clients focused on the process and to anticipate areas of sensitivity. It has also given me more confidence in managing clients and made me a stronger agent! I recommend for all agents and brokers!

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