

# FINAL DECREE AS BLUEPRINT FOR MORTGAGE FINANCING

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## COURSE OVERVIEW

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- Introduction to CDLP
- Wording the final decree
- Questions



## What is a Certified Divorce Lending Professional (CDLP™)?

Mortgage loan originator who has taken extensive training in lending concurrent to divorce

Topics include treatment of debt, working as part of a divorce team, equity calculation, tax implication, working with High Conflict individuals, and more

CDLP final exam



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## When refinancing is part of the big picture

Assets in marital estate

Couple agrees Mom should keep the house for the kids

Can departing spouse (Dad in this scenario) be "compensated" with something other than home equity?



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Why would I contact a CDLP prior to mediation?

Written assessment

Loan qualification individually

Optimal conditions for approval – **the basis of this course**

Making sure final decree mirrors what has been underwritten



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## Dividing the real estate

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- Often a couple's largest asset
- Can be emotional
- Avoid displacing the kids



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## Title search: Final Decree as Blueprint for Mortgage Financing

Also available as part of the eCourse

[Final Decree as Blueprint for Mortgage Financing: Suggestions for Family Lawyers](#)

First appeared as part of the conference materials for the 2023 Final Decree as Blueprint for Mortgage Financing: Suggestions for Family Lawyers session

"Final Decree as Blueprint for Mortgage Financing"