

# MORTGAGE CONCEPTS FOR FAMILY LAWYERS

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## COURSE OVERVIEW

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- Introduction to CDLP
- Key Vocabulary for Lawyers
- 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 implications,  
working with High Conflict  
individuals, and more

CDLP final exam



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Why would I contact a  
CDLP prior to mediation?

Written assessment

Loan qualification  
individually

Optimal conditions for  
approval

Ability to drop out debt



# Lending guidelines: How did we get here?

Mortgage reform after 2008  
“Ability to repay” documented  
Debts and your client  
Key lending vocabulary

7/24/23



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## REFI OR BUY

### INCOME

Types of income

Debt-to-income  
ratio

“Eligible” income

### CREDIT

Best predictor of  
future behavior

Indiv vs. joint  
debt

Advice that might  
impact credit

### COLLATERAL

Appraised value

Loan-to-value  
ratio

Equity  
determination

### ASSETS

Cash is king

QDROs

### THE STARS ALIGN

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## Title search: Mortgage Concepts for Family Lawyers

Also available as part of the eCourse

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