

# The Value of Working with a Certified Divorce Lending Professional (CDLP®): A Guide for Divorcing Couples

Navigating the financial complexities of divorce can feel overwhelming—especially when it comes to decisions about the marital home and mortgage obligations. This guide explains how a Certified Divorce Lending Professional (CDLP®) can simplify these challenges and work with your mediation team to create clear, actionable solutions.

## Why Mortgage Planning is Critical During Divorce

For most couples, the marital home represents the largest financial asset—and liability. Whether you plan to sell, refinance, or transfer ownership, mortgage-related decisions impact your financial stability and future. A CDLP® helps you evaluate these decisions with a long-term financial perspective.

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

A CDLP® is a mortgage professional who specializes in the financial and legal intricacies of divorce. They work closely with mediators, attorneys and financial advisors to:

- Analyze income, assets, and liabilities.
- Structure equitable property settlements.
- Ensure financing strategies meet underwriting guidelines.
- Support long-term homeownership and financial stability.

## How a CDLP® Simplifies Complex Decisions

### → Equity Buyouts and Refinancing

Evaluates affordability and timing for buyouts and refinances.

### → Qualifying Income Assessments

Helps structure alimony, child support, or income streams to meet mortgage qualifications.

### → Debt Management Strategies

Provides guidance on dividing liabilities to avoid impacting credit scores or future loan approvals.

### → Future Planning

Develops strategies for purchasing a new home after divorce.

# Top 3 Benefits of Working with a CDLP®

## → Expert Guidance for Financial Clarity

CDLPs offer in-depth knowledge of mortgage financing and underwriting guidelines, ensuring settlements are both financially feasible and legally sound.

## → Collaboration with Your Mediator

CDLPs act as financial neutrals who work directly with your mediator to support fair, equitable solutions. This collaborative approach prevents misunderstandings and builds consensus.

## → Reduced Stress and Conflict

By presenting fact-based solutions, CDLPs minimize emotional tensions and focus discussions on achieving financial stability for both parties.

## Frequently Asked Questions

### 1. What if I want to keep the home, but I don't qualify for a refinance?

A CDLP® can explore alternative financing options, including co-ownership agreements or structured buyouts to help retain the property.

### 2. Can a CDLP® help if we decide to sell the home?

Yes! CDLPs assist with timelines, coordinating sales with settlements, and planning for the purchase of new homes.

### 3. What if my income includes support payments?

CDLPs know how to structure support income to meet mortgage qualification guidelines.

## Working with a CDLP® Next Steps

**1. Schedule a Consultation:** Meet with a CDLP® to review your current mortgage and financial situation.

**2. Collaborate with Your Mediator:** Ensure your CDLP® is part of the mediation process to provide financial insights.

**3. Build a Plan:** Work with your CDLP® to create a customized strategy that aligns with your divorce settlement and long-term goals.

*The decisions you make about your home and mortgage during divorce will impact your financial future for years to come. By working with a Certified Divorce Lending Professional, you can navigate this process confidently and achieve solutions that benefit everyone involved.*



## Ken Venick

Mortgage Advisor | NMLS# 138175

(410) 598.9410

Ken@KenVenick.com

www.KenVenick.com



2523 S. Wayzata Blvd. Suite 200  
Minneapolis, MN 55405

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