DIVORCE & SEPARATION

The Divorce & Home Sale Checklist

A calm, practical path to selling your home during separation or divorce.

CONFIDENTIAL | NEUTRAL & PROFESSIONAL | KENTUCKY-WIDE

WHAT'S INSIDE

- ✓ Key decisions to make first
- ✓ Financial & legal considerations
- ✓ Why a neutral agent matters
- ✓ A clear, step-by-step process
- ✓ Tips for a smoother sale
- ✓ Direct, discreet line to Lavell

Lavell Jackson

REALTOR® | U.S. Veteran | Military Relocation Professional (MRP)

RE/MAX Five Star Properties • Serving Buyers & Sellers Kentucky-Wide

CALL OR TEXT
270-312-1369

WELCOME

A Practical Resource, When You Need One

Selling a home during separation or divorce is rarely simple — but the real estate part of it doesn't have to add to the stress.

I'm Lavell Jackson, a REALTOR® with RE/MAX Five Star Properties. I work with individuals and couples across Kentucky who need to sell a shared home during a separation or divorce. My role is straightforward: represent the sale professionally, communicate clearly with everyone involved, and help you both reach the best possible outcome as efficiently as possible — without taking sides.

MY APPROACH

Discretion, patience, and clear communication. Whether you and your co-owner are on good terms or need every interaction to go strictly through your agents and attorneys, I'll adapt to what works for your situation.

This guide walks through the practical steps of selling a home during a divorce — what to decide first, what the process looks like, and what to keep in mind financially. It's meant as a starting point for a conversation, not a replacement for one.

PLEASE NOTE

This guide is for general informational purposes only and is not legal, financial, or tax advice. Please consult a licensed family law attorney and a financial or tax professional about your specific situation.

FIRST DECISIONS

Key Questions Before You List

A few decisions early on will shape everything that follows. It often helps to get clear, neutral facts before deciding.

Sell Now, or Wait?

Sometimes it makes sense to sell before the divorce is finalized; sometimes it's cleaner to wait until after settlement. This is often driven by your attorney's guidance and your settlement agreement — but understanding your home's current market position can help inform that conversation.

Sell & Split, or Buyout?

One option is listing the home and splitting the net proceeds. The other is one party keeping the home and buying out the other's equity (often requiring a refinance in one name). Both are valid paths — the right one depends on your finances, the settlement terms, and what each of you wants going forward.

START HERE

A free, no-obligation professional home valuation gives you both a neutral, fact-based number to work from — before emotions or guesswork drive the conversation. I'm happy to provide one, with no pressure to list.

THE PROCESS

Selling Your Home, Step by Step

- [ ] Get a professional, neutral home valuation
- [ ] Agree on a single listing agent to represent the sale (a neutral third party can reduce friction)
- [ ] Decide together on any repairs, updates, or staging — and how those costs will be shared
- [ ] Set clear expectations for showings: who has access, and how scheduling will work
- [ ] Agree on a communication plan — through agents/attorneys only, or directly, whichever keeps things calmer
- [ ] Review your settlement agreement for how proceeds will be divided
- [ ] Coordinate closing timing with any court or settlement deadlines
- [ ] Confirm how mortgage payments will be handled until the sale closes
- [ ] Plan the final walkthrough and closing logistics for both parties

LAVELL'S TIP

Routing communication through a single point of contact — me — often reduces friction and keeps the transaction moving, even when direct conversations between owners are difficult.

MONEY & PAPERWORK

Financial & Legal Considerations

These are common issues that come up — not a substitute for advice from your attorney or financial professional.

- [ ] **Who's on the mortgage?** Both names on the loan may need to be addressed regardless of whose name is on the title.
- [ ] **Paying off the mortgage at closing.** Your closing attorney or title company will confirm the exact payoff amount and how it's disbursed.
- [ ] **Splitting proceeds.** Net proceeds are typically distributed according to your settlement agreement — work with your attorney to confirm the split in writing before closing.
- [ ] **Keeping the home?** The party keeping the home often needs to refinance to remove the other person from the mortgage and title.
- [ ] **Capital gains & tax questions.** A CPA or tax professional can advise on how the sale may affect your taxes.
- [ ] **Title & deed.** An attorney can advise on properly transferring or clearing title as part of the settlement.

PLEASE NOTE

I coordinate closely with attorneys and closing/title professionals, but I don't provide legal or tax advice. Please loop in your attorney and financial advisor on these questions.

MOVING FORWARD

Tips for a Smoother Sale

- [ ] Keep the shared goal in view: the best possible net outcome for both of you
- [ ] Let your agent be the buffer for logistics — showings, offers, and paperwork don't have to run through a difficult conversation
- [ ] Be flexible where you can on timing; rigidity on every point tends to slow everything down
- [ ] Put agreements about repairs, costs, and proceeds in writing, even informally, before closing
- [ ] Take care of the practical basics — utilities, mail, access — early, so they don't become last-minute friction

Why a Neutral, Experienced Agent Matters

Selling a home is already a process with a lot of moving parts. Adding a separation or divorce to the mix means more coordination, more sensitivity, and often more parties to keep informed. I bring the same veteran-grade attention to detail I use on every transaction, along with the discretion this situation calls for — so you can focus on the next chapter, not the paperwork.

Whenever You're Ready, I'm Here to Help

Confidentially, professionally, and without judgment. Reach out for a free, no-obligation home valuation or just to talk through your options.

CALL OR TEXT LAVELL TODAY

270-312-1369

Confidential

Discreet, professional handling of a sensitive situation.

Neutral

Focused on the best outcome for everyone involved.

Kentucky-Wide

Local market expertise wherever your home is located.

Lavell Jackson

REALTOR® | U.S. Veteran | Military Relocation Professional (MRP)

RE/MAX Five Star Properties

lavell.kyrealtor@gmail.com • Serving Buyers & Sellers Kentucky-Wide

#buyorsellwithlavell