



Guide to Selling Your Home During or After Divorce

A supportive **step-by-step** guide to moving forward with confidence during one of life's most challenging transitions.

This Is More Than a Real Estate Transaction

What Makes This Sale Unique

- Deep emotional attachment to memories and identity
- Communication challenges between former spouses
- Legal and financial obligations that must align
- Different priorities and timelines to navigate

How to Support Yourself

- Give yourself permission to grieve the transition
- Avoid impulsive decisions driven by emotion
- Speak to a counselor, coach, or trusted advisor
- Journal your vision for the next chapter

Remember: You're not just selling a house you're transitioning into a new version of your life, and that takes courage.



Understanding the Legal & Financial Framework



Divorce Decree

Review all legal agreements and pending terms carefully before proceeding.



Title Ownership

Confirm whose name appears on the property deed and mortgage.



Financial Obligations

Understand mortgage statements, liens, and potential tax implications.

Common Ownership Scenarios

1

One Spouse Keeps the Home

The remaining spouse will need to refinance the mortgage into their own name and buy out the other's equity share.

2

Both Spouses Agree to Sell

Proceeds are divided according to the divorce agreement, and both parties move forward separately.

3

Temporary Living Arrangement

One spouse may remain in the home temporarily, with the sale postponed to a future date outlined in legal documents.

- ❏ If agreements aren't finalized yet, seek legal direction before signing anything. Always document formally verbal agreements are not enough.

Establish Clear Communication Rules

How you communicate during this process directly affects how smoothly everything goes. Structure reduces tension and protects everyone's peace.

01

Choose a Communication System

Email-only updates, mediation apps like OurFamilyWizard or TalkingParents, or agent-facilitated communication.

02

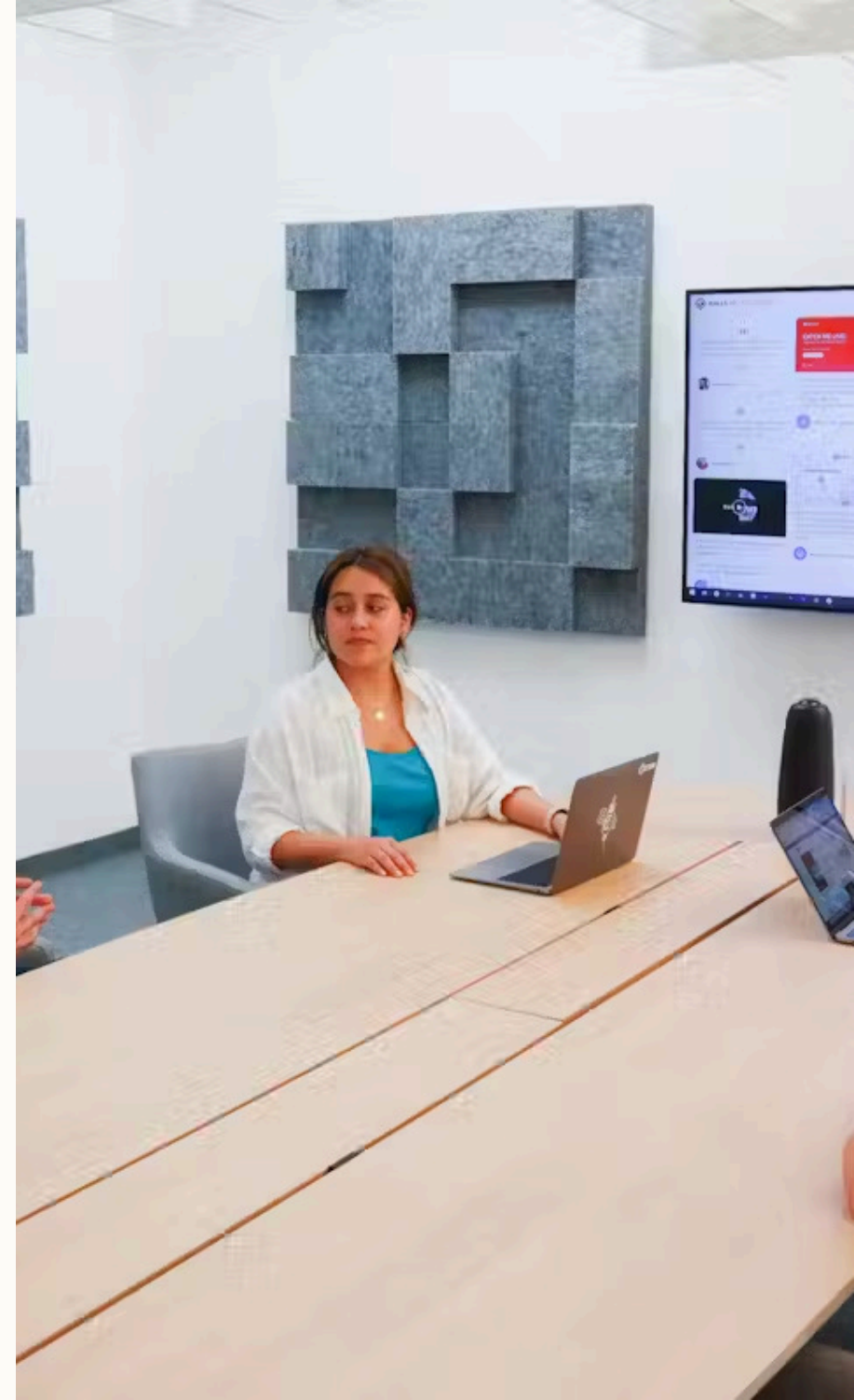
Set Clear Expectations

Define how decisions will be made, timeline for responses, and maintain respectful, business-like tone.

03

Document Everything

Keep all agreements and decisions in writing to prevent misunderstandings and protect both parties.



Selecting the Right Real Estate Agent

Essential Qualities to Look For

- Calm, grounded personality with divorce sale experience
- Ability to maintain neutrality and fairness
- Clear, factual communication style
- Protects confidentiality for both parties
- Guides decisions using market data, not emotion

Red Flags to Avoid

- Takes sides or uses emotional language
- Pushes urgency when not necessary
- Fails to document discussions in writing

A neutral, skilled agent ensures each spouse's voice is respected and decisions are based on market facts not feelings.





Preparing the Home for Sale



Walkthrough

Tour with your agent as mediator. List items to remove, keep, donate, or store.



Repairs & Improvements

Agree on repair budgets before work starts. Keep improvements focused on market appeal.



Neutral Staging

Appeal to buyers with neutral décor. A professional stager can prevent conflict.

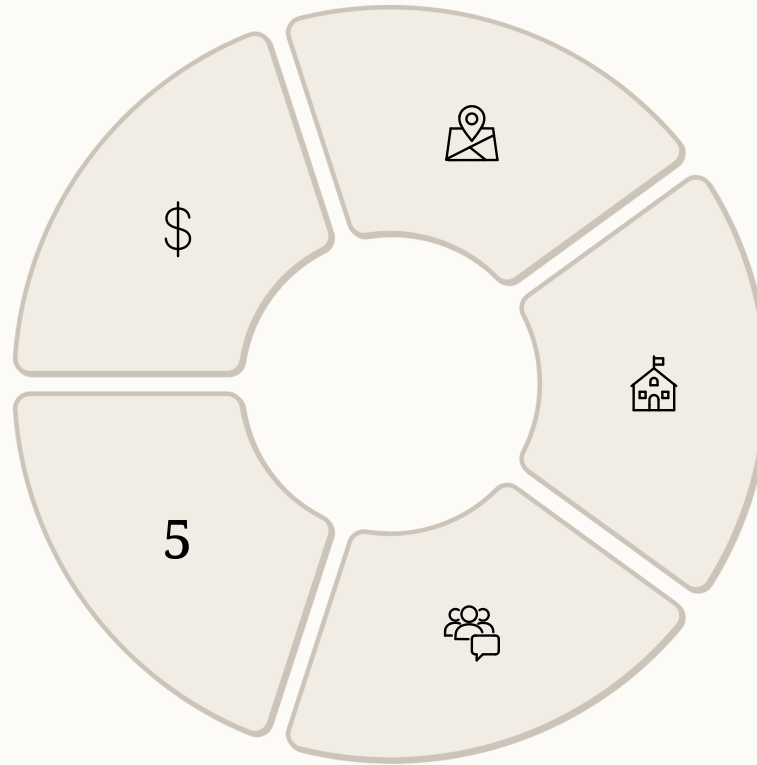
This step requires compromise, but the goal is simple: sell efficiently for the highest possible value while minimizing stress.

Planning Your Relocation Thoughtfully

Cost of Living

Compare expenses in your current and potential new locations.

- Temporary renting may be wise if your financial situation is changing or you need time to make thoughtful decisions about where to live next.



Location & Proximity

Consider distance to work, family, and your support network.

School District

If children are involved, research quality of local schools.

Lifestyle & Community

Choose a neighborhood that supports your healing and future goals.



The Emotional Journey Is Just as Important

You May Feel

- Relief and sadness at the same time
- Fear of the unknown and uncertainty
- Guilt or grief about what's ending
- Excitement for a fresh start ahead

Support Strategies

- Give yourself grace — healing is not linear
- Surround yourself with uplifting people
- Create new routines and traditions
- Focus on who you're becoming

This transition is not just an ending it is a beginning. Moving forward takes time, and that's okay.

After the Home Sells: Your Next Chapter



Review Your New Budget

Meet with a financial planner to understand your updated financial picture and plan accordingly.



Establish Stability First

Create a stable foundation before making any long-term decisions about your future.



Build Community Slowly

Introduce new activities, connections, and faith-based support at your own pace.



Allow Life to Unfold

Don't rush to fill your space. Let your new life build intentionally and beautifully.

You are rebuilding your life thoughtfully, beautifully, deliberately. Take your time.

Meet Fran Payne: Your Guide Through This Transition



Fran Payne is a trusted real estate professional serving **Chandler, Gilbert, Queen Creek, Phoenix, and the surrounding Arizona communities**. With **20+ years of experience** and over **500 families successfully relocated**, Fran specializes in helping clients navigate **divorce-related home sales** with compassion, neutrality, and clarity.

What sets Fran apart is not only her professional expertise — but her **personal understanding**. She has personally sold a home after divorce and knows the emotional and financial weight these transitions can carry. Because of this, she offers a calm, structured, and neutral approach that allows both parties to feel respected and supported throughout the process.

Fran has helped **dozens of families sell during divorce**, whether the situation was amicable or difficult. She has successfully assisted clients who were **at risk of foreclosure**, and in many cases, she was able to **step in early, negotiate with lenders, and prevent the loss of the home**. She has also completed **short sales**, working directly with banks to **protect her clients' equity and credit** when possible.

Outside of real estate, Fran loves **hosting uplifting community events**, enjoys **dancing**, and frequently reads **personal growth and mindset books** — all of which influence the grounded, positive energy she brings to her clients.

If you are selling during or after a divorce in the East Valley or relocating to Arizona, **Fran provides the steady guidance and support you deserve.**



You Don't Have to Do This Alone

If you're selling during or after a divorce in the East Valley or relocating to Arizona, Fran provides the steady guidance and support you deserve — at your pace, with your peace in mind.



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Reach out today to begin your journey forward with confidence and clarity.