

**HOW TO:**  
**NAVIGATE A DIVORCE OR  
SEPARATION WHEN  
REAL ESTATE IS INVOLVED.**

**BY MIKE GUNSALLUS**  
**DIVORCE REAL ESTATE SPECIALIST**  
**LUXE HOME SALES** POWERED BY **ALLPHASE REALTY**

**ALLPHASE**  
 **REALTY** A HIGHER  
STANDARD

# INTRODUCTION

Mike Gunsallus specializes in helping divorcing couples with their real estate needs. He has first-hand experience in dealing with real estate during a divorce and has also been named “Special Magistrate” by the court system to provide professional assistance to others in divorce proceedings. Being named as special magistrate, his role is to ensure proper measures are taken to list, effectively market and sell the property timely and for the highest amount possible. Mike understands that many people know a real estate agent, but during a divorce or break-up most couples opt for a neutral third party agent who is more familiar with the process and better able to handle the complexities involved. Mike and his team personally work with clients in Volusia, Brevard, Seminole and Orange Counties along with a nationwide referral network of dedicated agents. If you are facing a divorce or break-up with real estate involved, this guide is designed to answer your questions and provide resources to assist you. If you have additional questions, you can call/text Mike directly at 404.569.8048 or visit his website for more resources at [www.LuxeHomeSales.net/divorce](http://www.LuxeHomeSales.net/divorce)

Please note that this guide is for informational purposes only and we strongly suggest consulting with an attorney to determine the specific needs of your case. If you don't have an attorney, we work with several trusted firms and you can [find them here](#), or visit our website to view a list of trusted divorce attorneys with links directly to their website.

This guide will help you better understand the divorce process and how to navigate your real estate options during the settlement. Use this guide to:

- Get answers to the most frequently asked questions
- View charts that provide valuable divorce information
- Compare your real estate options
- Locate knowledgeable attorneys
- Gain a better understanding of the divorce process & timeline
- Learn more about us, your local divorce real estate specialist

**Mike Gunsallus**, Divorce Real Estate Specialist  
[www.LuxeHomeSales.net](http://www.LuxeHomeSales.net)

*This guide has been created based primarily on the process and laws in the state of Florida. Consult with an attorney as to the applicable laws and requirements of your specific case. This guide is intended as an informational piece only and is not to be considered legal advice.*

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# A. DIVORCE/SEPARATION CONSIDERATIONS

## 1. DIFFERENCE BETWEEN A BREAK-UP AND A DIVORCE

There are many differences between those facing a divorce and couples deciding to separate, break-up or simply part ways. A simple break-up is typically much cleaner and more simplified, depending on how long the relationship has lasted and how many assets have been purchased during your time together. The main similarity is real estate, and this can get tricky in a break-up depending on how the property is titled and whose name(s) are on the deed and the mortgage note.

It doesn't end there, even if only one name is on the deed/mortgage, the other person may still have a claim to a share of ownership if they can demonstrate legal interest in the property either with a written agreement or financial contributions. We recommend consulting with an attorney to make sure your interests are best represented. We work with many and you can [find them here](#).

## 2. CONSULTING WITH AN ATTORNEY

Many people try to avoid using an attorney to save money, but this can be a costly mistake. When you are parting ways, there are many aspects to consider and we highly recommend you start by consulting with an attorney. They will help you understand your rights and your options based on your specific situation and help protect your rights during the process. We work with trusted attorneys and you can [find them here](#).

## 3. UNDERSTAND YOUR FINANCES

Many couples have and share various assets such as; bank accounts, vehicles, and often a house. It is important to gather your financial information so you have a clear picture of your finances, your debt, your income, your investments, as well as various policies where your partner may be listed as beneficiary or TOD (transfer on death).

## 4. CONSIDER MEDIATION

In many situations it is beneficial for both parties to agree to have a mediator assist in the negotiation process, this often expedites the process of coming to an agreement and helps reduce overall legal fees. Mediation typically works best when both parties are willing to negotiate in good faith to achieve a resolution.

## 5. INSURANCE & MEDICAL

It is important to address all of your insurance policies, named insureds, beneficiaries and TOD's (transfer on death) for your various insurance policies:

Health Insurance policies will need to be updated and if there are children involved it will need to be decided who is going to provide the coverage for the child(ren).

Life Insurance policies may need to be updated with a change of beneficiary if the divorcing spouse is currently listed and you want to make modifications.

Auto Insurance policies will need to be reviewed to make sure you only cover the vehicles you are responsible for and you may need to remove an authorized operator from the policy as well as possibly update the address. The same goes for Boat/RV/Motorcycle insurance policies.

Medical Records will need to be reviewed and possibly updated if you want to change emergency contact people, those authorized to know about your medical history, etc.

## 6. TAKING ON NEW DEBTS

Taking on new debt during a divorce should be avoided whenever possible. Not only can it create additional challenges when determining equitable distribution, but it can also bring about added legal scrutiny and have an impact on child/spousal support as well your credit. It is best to speak with your attorney if you are considering taking on any new debt during a divorce to determine the impact it will have on the divorce proceedings.

## 7. TAXES & TAX IMPLICATIONS

Talk with your attorney about tax situation and what tax implications your pending divorce will incur. If there are children involved it will need to be determined who will claim the child(ren) and how that will affect both parties.

If there are back taxes owed, even those that are on a payment plan will need to be determined as to who is going to pay them. In many cases both parties will remain wholly liable for the taxes incurred and owed during the marriage if a joint tax return was filed. Speak with your attorney for more clarification about your particular case so you can proceed properly.

## 8. HOW LONG DOES THE DIVORCE PROCESS TAKE

There are many issues that must be considered when determining how long a divorce will take. If the divorce is very simple and uncontested it can often be finalized in a matter of a few short weeks. The more complex and contested the divorce is, the longer it will take. If the parties are unable to come to terms and must get on the calendar to sit in front of a judge, the process is going to take even longer.

Please refer to the chart on the next page which will outline some of the key aspects in the divorce process along with the associated time frame for each step. It is worth noting that this is only an example and your case will vary and we recommend discussing this with your attorney to get a better idea based on your specific and unique situation.



## 9. PROPERTY DIVISION & REAL ESTATE WITH ONLY ONE SPOUSE ON DEED/MORTGAGE

In a divorce situation it is important to understand the community property, marital assets and equitable division laws in your state. Many people often associate a divorce with a 50% split of the assets which is not always the case. Every situation is different and often times there are assets that one party brought into the relationship that may stay with that person after the relationship and the other assets will follow the law of equitable distribution. There is also the question of what happens if the family home deed and/or mortgage is only in the name of one spouse. See below for more information as to some specific considerations to take into account and be sure to discuss your specific situation with your attorney.

**Marital vs. Non-Marital Property:** The key factor in determining whether you have a claim to a share of the home's equity is whether the property is classified as marital or non-marital property. If the home was purchased during your marriage, it is generally considered marital property, regardless of whose name is on the deed or mortgage.

**Contributions:** Even if your name is not on the deed or mortgage, if you contributed to the acquisition or improvement of the home during the marriage, your contributions may give you a claim to a portion of the equity. Contributions can include financial contributions, labor, or any other form of support that enhanced the value of the property.

**Equitable Distribution:** In Florida, the court uses the principle of equitable distribution to divide marital assets and debts fairly but not necessarily equally. The court considers various factors, such as each spouse's financial contributions, non-financial contributions, and the length of the marriage.

**Length of the Marriage:** The duration of your marriage can be a significant factor in determining the distribution of assets. If the home was acquired during a long-term marriage, it is more likely that both spouses will have a claim to a share of the equity.

**Prenuptial or Postnuptial Agreements:** If you and your husband have a prenuptial or postnuptial agreement that addresses the property's division, the terms of that agreement will usually govern the distribution of the home's equity.

**Legal Representation:** It's essential to consult with an experienced family law attorney in Florida who can assess the specifics of your situation and provide guidance on how to protect your interests during the divorce. An attorney can help you navigate the complex legal process and ensure that you receive a fair distribution of marital assets, including the home's equity.

## 10. WILLS & TRUSTS

If you have an existing Will or Trust in place, it is important to review it and make any changes as needed to your beneficiary, trustee, personal representative, etc.

## 11. CHILD CUSTODY

Child custody is often a very contested aspect of a divorce and it is important to note that it should revolve around what is in the best interest of the children. It is also important to understand the difference between legal custody, which gives the parent the right to make decisions about the child's education, religion and medical treatments versus physical custody, which gives the parent the right and responsibility to care for the child(ren), provide them with food, shelter, care and protection while they are in your custody.

The other aspect to consider is sole vs joint custody; sole custody gives one parent the right to full time custody while the other parent gets visitation rights and time to spend with the child(ren). Joint custody is a shared physical custody arrangement but does not always mean 50/50, one parent might have 30% joint custody while the other parent has 70% for example. Meet w/attorney for details.

Custody should not be about winning, but what is in the best interest of the child(ren).

## 12. ALIMONY / SPOUSAL SUPPORT

We recommend discussing alimony and support with your attorney as there are state laws that determine various levels of support based on certain criteria and every situation is different. There are also additional guidelines for Veterans that can impact the alimony and support for your case. If you or your spouse is a Veteran, be sure to discuss the impact this may have on your divorce, alimony and support.

## 13. IS IT ADVISABLE TO USE A REALTOR WHO IS FRIENDS WITH MY DIVORCING SPOUSE

Any properly licensed real estate agent can help market and sell your property as they owe all parties to the contract their best effort. However, there are two things to consider prior to agreeing to allow your soon-to-be ex spouse choose the agent:

1. It often makes sense to choose an uninvolved third party who is sure to treat both parties equally and without bias because there is no pre-existing relationship. This isn't to say that an agent who knows either of you will be biased, but the chances of it happening unintentionally do increase with familiarity.
2. It is advantageous to connect with an agent who provides divorce-specific services and first hand knowledge about the divorce process to best represent your interests, like the author of this guide, Mike Gunsallus who has been named Special Magistrate in divorce proceedings, has helped many divorcing couples and has been through the divorce process himself.

There is a time and a place to work with friends/family, but during a divorce it is advisable to work with an uninvolved third party expert.



## 14. HOW DO I KNOW WHAT THE PROPERTY IS WORTH

Many divorce situations will require that the property(ies) be appraised by a certified and licensed property appraiser in your area.

However, if you are negotiating in good faith you may ask your real estate agent to provide you with a market report for your area along with a CMA (comparative market analysis) which will include nearby properties that are most similar to yours that have recently been sold, currently under contract, and those being actively marketed. This report will show you what the similar homes have recently sold for, how many are currently under contract (actual contract prices will not be available), and how many are currently for sale and at what price. The under contract and active listings will show you the current market conditions; if there are many under contract and a limited number for sale, it represents a strong seller market. If very few are under contract and there are many for sale, it represents a strong buyer market.

Based on the results of the market analysis, your agent will be able to share with you an estimated price range in which your house should sell for and what the average time frame is in the area based on the current market conditions at the time.

Mike personally covers the greater Volusia County area and beyond and maintains a strong nationwide network of experienced agents ready to assist you across the United States. If your needs are outside of Mike's market area, simply reach out and let him know where you need assistance and he will personally connect you with a qualified agent in your area of need.

You can contact Mike Gunsallus at 404.569.8048 or email to: [Mike@LuxeHomeSales.net](mailto:Mike@LuxeHomeSales.net) for additional information or visit him online at [www.LuxeHomeSales.net/divorce](http://www.LuxeHomeSales.net/divorce)

## 15. WHAT IF WE WANT TO KEEP THE PROPERTY AS A RENTAL

It is important to understand what this entails, especially for a couple in the process of getting a divorce. It means that you will be reliant on each other and that you must be able to work together on an ongoing basis. Many divorcing couples think that they will rent the property and simply split the money every month. There are many other aspects at play and it's important to understand them all and make sure a written agreement is in place as to who will be responsible for each task. This is not an exhaustive list, but some examples include: paying the existing mortgage, paying property taxes, ensuring HOA dues and assessments are current, marketing the property for lease, handling applications, background and credit checks, handling maintenance requests, collecting the rent, ensuring renters insurance is current, performing walk-through check-offs at the start and end of each rental period, replacing the roof, hot water tank, carpet, having the property painted, cleaned and handling tenant disputes that may arise from time to time.

## 15. (Continued) WHAT IF WE WANT TO KEEP THE PROPERTY AS A RENTAL

If you both wish to keep the property as a rental, there are various aspects to take into consideration:

- Property taxes may change since you will not have the option for homestead, property tax rates may increase drastically the following year.
- Proximity to the property is important to consider, especially if the you plan to manage and maintain the property yourselves.
- Preparation of the property is often needed as homes deteriorate over time. Consider what is needed to get the home into rentable condition as well as a good estimate of the costs involved and estimated rental amounts.
- Management of the property is an another important consideration. If you will not be remaining local, we have [property management](#) services to help you.
- Basic maintenance of the property will often fall on the tenants, but this does not include HVAC servicing, roof maintenance, and possible termite protection. It is also important to consider how the property will be maintained during times when it is not being rented. Again, we can help with solutions for this by following the link above.
- Many areas are adopting “short-term rental” zones, so if this is being considered you will want to make sure that your property is properly zoned as well as staying updated as to any upcoming zoning changes.
- Additionally, it is important to consider HOA guidelines and whether or not rentals are allowed if the property is in an HOA community.

Your real estate agent can help draft a prospectus so that you can determine if keeping the property as a rental suits your needs as well as determine current zoning allowances. If only one of you wants to keep the property you can consider a “buy out” option so that your soon to be ex can cash out (based on the property agreement in the settlement). This will require an agreement on value as well as the ability of the other owner to be able to perform the buyout. Disagreements on how to proceed with the property often end up with the property being sold.

Find out more about our [Property Management Services](#) here.

# 16. WHAT DOCUMENTS & INFORMATION ARE NEEDED FOR A DIVORCE

The documents needed during a divorce will vary based on your specific situation, however many documents and information are often needed and some of those are:

**Marriage Certificate:** Proof of the legal marriage between the spouses.

**Financial Documents:** These often include; Income Records: Pay stubs, W-2s, and tax returns for both spouses. Bank Statements from all joint and individual bank accounts. Investment Statements from investment accounts, retirement accounts, and stock portfolios. Digital currency is often also included in the necessary documentation such as Bitcoin.

**Property Documents:** Titles, deeds, and appraisals of real estate properties owned by the couple.

**Business Records:** If either spouse owns a business, financial records and valuations may be required.

**Pension and Retirement Plans:** Statements and details about retirement plans, pensions, and other benefits.

**Credit Card Statements:** Statements from all credit cards held individually or jointly.

**Loan Documents:** Documents related to mortgages, car loans, personal loans, and other debts.

**Expense Records:** Household expenses, information on monthly expenses, including rent or mortgage, utilities, groceries, and childcare. Child Support and alimony payments, records of any child support or alimony payments made or received.

**Personal Records:** Copies of driver's licenses, passports, and Social Security cards for both spouses. Insurance Policies for health, life, auto, and property insurance policies.

**Child-Related Documents:** Child custody agreement: If custody arrangements are in dispute, documents detailing the proposed child custody and visitation schedule. Child support calculations and worksheets used to determine child support obligations.

**Debts and Liabilities:** Credit Reports: Credit reports for both spouses to identify outstanding debts and liabilities. Loan Agreements: Copies of loan agreements for mortgages, car loans, and other debts.

**Prenuptial or Postnuptial Agreements:** Copies of any prenuptial or postnuptial agreements, if applicable.

**Appraisals and Valuations:** Appraisals of valuable assets, such as real estate, businesses, or art collections.

**Financial Affidavits:** Sworn statements or affidavits disclosing each spouse's financial information, assets, liabilities, and income.

**Tax Returns:** Copies of tax returns for the past few years, including all supporting documentation.

**Court Forms:** Various legal forms and petitions required by the court, such as divorce petitions, financial affidavits, and child custody petitions.

# B. DIVORCING A VETERAN

If you or your spouse are a Veteran, there may be various rights and/or protections involved in your case and it is important to discuss these matters with a divorce attorney who understands the nuances involved in Veteran cases.

## 1. VA/MILITARY BENEFITS

Veterans may be entitled to various military benefits, such as VA disability compensation, pension, education benefits, and healthcare. These benefits may be considered marital property subject to division during divorce. Military pensions are also subject to division during divorce. The Uniformed Services Former Spouses' Protection Act (USFSPA) allows states to treat military retirement pay as marital property, which can be divided between spouses.

## 2. VA HEALTHCARE

Divorcing spouses may have questions about their eligibility for continued access to VA healthcare after divorce, especially if they were previously covered under the veteran's plan. The divorce may impact healthcare coverage for dependents of the veteran. This could include issues related to TRICARE (the military health insurance program) or other healthcare options.

## 3. SURVIVOR BENEFITS

Depending on the veteran's service and eligibility, there may be survivor benefits, such as Dependency and Indemnity Compensation (DIC) or Survivor Benefit Plan (SBP), that could be relevant in the divorce settlement.

## 4. DISABILITY COMPENSATION

VA disability compensation is typically considered separate property and is not divisible in divorce. However, the portion of military retirement pay received in lieu of disability benefits may be subject to division.

## 5. JURISDICTION & DEPLOYMENT

Veterans may be stationed or deployed in different locations, which can complicate divorce proceedings. Determining the appropriate jurisdiction and addressing deployment-related issues may be necessary.

## 6. PROPERTY DIVISION

Veterans may have assets or property, such as a VA home loan, that require special attention during property division. It is advisable to discuss these aspects with your attorney.

## 7. EMOTIONAL & MENTAL HEALTH

Veterans may have assets or property, such as a VA home loan, that require special attention during property division. Discussing these health related concerns with your attorney will help ensure that they are handled properly.

## 8. CHILD SUPPORT & ALIMONY

Military service members, including veterans, are subject to child support and alimony orders, which can be enforced even if they are stationed abroad. Be sure to speak with your attorney about any specific filings that may need to be made for proper handling.

## 9. VA LOAN ELIGIBILITY

If the veteran used a VA loan to purchase a home during the marriage, there may be implications for the division of the property and the spouse's eligibility for VA loans in the future.

## 10. VA RECORDS & DOCUMENTATION

Access to VA records and documentation may be necessary for determining the value of benefits, pensions, and other relevant information during the divorce process. Discuss this with your attorney to determine how this process works and which documents are available and what time frame it may take to obtain them.

# C. WHAT TO DO AND DON'T DO

## 1. “DO” DOCUMENT EVERYTHING

Information is vital during a divorce and leading up to the divorce. Keep records of everything with receipts, photos, etc. and be sure that your information is accurate and labeled with the time and date.

## 2. “DO” WORK WITH AN ATTORNEY

It is very important that your interests be protected during a divorce. Many people believe their divorcing spouse when they say; “don’t worry, I hired an attorney for us and they will handle all the paperwork so we don’t have to hire two attorneys”. An attorney will represent ONE party to the divorce and their job is to protect the interest of their client. Be sure to speak with your own attorney to ensure that YOUR interests are protected. We have a list of trusted attorneys and you can [find them here](#).

## 3. “DO” GET COURT ENFORCEMENT OF CHILD/SPOUSAL SUPPORT

If you are granted child and/or spousal support, be sure to work with your attorney to ensure that your support is enforced by the court.

## 4. “DO” PRACTICE SELF CARE & EMOTIONAL SUPPORT

A divorce is a very emotional and challenging time for many people and it can lead to elevated levels of anxiety and even depression for many. It is important to take care of your own well-being during this time. Self care comes in many forms and exercise may help some deal with the stress and anxiety while others may need additional levels of self care, therapy being just one example.

It is also important to have at least one person that you can talk with to help maintain your social and emotional well-being. It is very important to have someone you trust, someone you can confide in and someone who will be there to listen and support you through this challenging time.

## 5. “DO” AVOID REVENGE

A divorce can be divisive with both parties trying to “win”. It is important to remain level headed and understand that you may not get everything you want in the divorce. This can anger many people and it is important to not seek revenge on the other person if you feel that they “took” something from you.

## 6. “DON’T” HIDE ASSETS

You may be asked to provide an affidavit of your assets and you may be considering not sharing information about all of your assets. Not only is this wrong, it is illegal and can lead to more serious legal problems. It is important to disclose what you know to be true when submitting your affidavits.

## 7. “DO” AVOID BADMOUTHING

Badmouthing your divorcing spouse is not a good idea for many reasons and maintaining a clear focus during the process is your best bet. While people are granted freedom of speech, badmouthing can lead to false information being spread about a person which could negatively impact them and open you up to legal action for defamation and/or possibly lead to restraining orders.

## 8. “DO” AVOID MAKING MAJOR FINANCIAL DECISIONS

Divorce is a very emotionally challenging time and many people are not thinking clearly or using their best judgement during this time. It is for this reason that making major financial decisions during a divorce be avoided. Not to mention that major financial decisions made during a divorce can also complicate the process and make it take longer and add to the expense.

## 9. “DON’T” SKIP LEGAL ASSISTANCE

This has been mentioned several times and it is worth repeating. Consult with an attorney and make certain to share information they need that is pertinent to your situation so they can best represent your interests. We have a list of trusted attorneys and you can [find them here](#).

# D. REAL ESTATE INFORMATION

You will have many needs as you progress through this process when there is real estate involved and Mike is here to help in more ways than one. Beneficial resources such as; guide booklets, charts and timelines coupled with personal services focused on your needs, all designed to help you achieve the highest return possible.

Mike has a deep rolodex of service providers for your needs, such as:

- Attorneys
- Moving Companies
- Estate Sale Providers
- HVAC Techs
- Electricians
- Plumbers
- Roofers
- Landscapers/Tree removal
- Pool Service Techs
- Window & Door Services
- Locksmiths
- Concrete specialists
- Hauling/Junk Removal
- Florists
- House Cleaners

## 1. WHAT ARE THE BENEFITS OF WORKING WITH A DIVORCE REAL ESTATE SPECIALIST

While any licensed agent in your area can help you sell your home, a divorce is a unique circumstance and if not handled properly may lead to a sale price at less than a desirable amount. There are many reasons to work with an agent who is knowledgeable about the divorce process to maximize the sale price of your property(ies) while ensuring prompt and proper communication between all parties.

Here are some additional benefits of choosing an agent, like this author, Mike Gunsallus who has been named Special Magistrate in court ordered sales and fully understands the process :

- Objective Advice
- Market Analysis
- Legal Document Review
- Property Assessment
- Home Staging
- Pricing Strategy
- Massive Marketing Plan
- Privacy & Discretion
- Clear Communication
- Strong Negotiation Skills
- Property Showings
- Attorney Relationships
- Contingencies
- Financial Considerations
- Timing Strategies
- Referrals & Contractors
- Buyout Options
- Distribution Handling
- Support
- Property Management
- Experience in Divorce

There are several questions prior to making the decision of whether to sell the house, such as:

- What is the current value in as-is condition vs the potential value if repairs are made?
- How to prepare the house for sale or leasing and how long will that take?
- What is the total we can expect after all fees and expenses are paid?
- Where can I get more information on this?
  - [www.LuxeHomeSales.net/divorce/](http://www.LuxeHomeSales.net/divorce/)
  - [www.LuxeHomeSales.net/property-management/](http://www.LuxeHomeSales.net/property-management/)
- Whether you will be selling or renting the property, we've got you covered.



## 2. WHAT ARE MY OPTIONS WITH THE REAL ESTATE

Before you determine whether or not you will sell the property(ies) it is important to determine how the property will be divided. If it is determined that the property(ies) will be shared equally, you have some decisions to make:

- How many properties are there?
- What are the values of each property?
- If one spouse wants to buyout the other...
  - Does that spouse qualify to refinance at the higher amount?
  - Is the other spouse agreeable to the buyout?

In a divorce situation there are typically a few ways in which real estate is handled and the most common are:

- One party keeps the home (often attached to an agreement between the parties)
- One party performs a buyout of the property using a cash-out refinance.
  - This requires a sufficient amount of equity & ability to qualify for the new loan.
- The property is kept by both parties under agreement and used as a [rental property](#).
- Both parties agree or there is a court ordered sale of the property.

## 3. WHAT INCENTIVES DOES LUXE HOMES SALES OFFER

Luxe provides special incentives for divorcing couples and we encourage you to reach out to us directly by phone, text or email to learn about the current incentives being offered.

**Mike Gunsallus, Divorce Real Estate Specialist**  
**[MikeG@AllphaseRealty.com](mailto:MikeG@AllphaseRealty.com)**  
**Direct 404.569.8048 (New Smyrna Beach resident)**

You will benefit from the massive marketing system used that puts your property in front of the largest pool of potential buyers possible. This marketing system, combined with the knowledge of how to best prepare your home for sale and how to negotiate effectively will help ensure that you get the most out of your investment.

If you need assistance outside of Volusia, Seminole, Brevard or Orange County, we maintain a nationwide network of referral agents who are qualified to assist you and represent your interests and we will be happy to make a personal introduction and connect you.

## Your Options

### Selling the Property

This is a common option in a divorce situation so that both parties can move on.

### Refinance with a Buyout

This is a common option for one party to stay in the house. It requires an appraisal and a refinance to buyout the other party using the equity in the property.

### Deferred Sale

This requires specified terms and agreements as to the timing of the sale and the distribution of the proceeds and should be outlined in detail in the divorce agreement.

### Holding Jointly and Renting the Property

This is when both parties agree to hold the property and rent it out, provided that renting is an option for your loan and/or HOA.

### Consider Homestead Exemption Portability

Portability of your Homestead Exemption will save you money if you purchase a replacement home and could be forfeited if you take certain actions.

## Our Services

### Property Preparation Assistance

- Interior preparation & staging
- Coordinating cleaning/hauling
- Coordinating needed maintenance & repairs
- Coordinating needed landscaping for curb appeal
- Some contractors allow "pay at closing"
  - Reduces out of pocket expenses

### Expertise & Guidance

- Named Special Magistrate on court ordered sales
- Assisted many divorcing couples in this process
- Effective communication with BOTH parties

### Massive Marketing for Highest Price

- Our Massive Marketing nets you more

### Special Incentives Available

- Contact us for current incentives

## The Process of Getting it Sold!

### Initial Meeting for the Sale

Process review with both parties. Document signing & communication can be done separately as needed.

### Property Preparation

We assist in emphasizing the best property attributes and creating the best curb appeal possible.

### Marketing & Sale

Our Massive Marketing is designed to generate the most & highest offers, netting YOU more!

### Agreement to Sell

Upon negotiation and agreement, all parties will sign electronically.

### Contract to Closing

I maintain the timeline and ensure all aspects are being completed in a timely manner.

### Attorney Notification

I keep your attorneys updated AT MY EXPENSE to ensure that all parties are informed.

### The Closing

I review closing documents with you so you can confirm all proceeds are paid correctly.

### Post Sale

I am ready to help you find and buy your next home when the time is right for you.

Learn more about our incentives and how we cover costs other agents don't!

Call Today 404.569.8048



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# E. ABOUT THE AUTHOR

I'm Mike Gunsallus and not only have I been named Special Magistrate by the courts to assist in expediting court-ordered divorce sales and assisting divorcing couples with their real estate needs, I've also been through it personally and understand emotional challenges involved. That is why I specialize in this field and I'm here for YOU!

I'm passionate about guiding people just like you through the real estate process as you embark on a new journey. My commitment is to provide you with valuable insights to make your experience as seamless as possible and ensuring the best results.

I possess a wealth of experience and I take pride in not just my work, but also in forging lasting connections. I look forward to embarking on this journey together and I'll be here to personally support you every step of the way.

I welcome the opportunity to personally speak with you to answer any questions you might have, discuss your needs, and create a winning strategy to achieve your objectives.

**I look forward to answering your questions and providing you with the information and service you need to achieve your goals!**



*Mike Gunsallus*

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[www.LuxeHomeSales.net/divorce](http://www.LuxeHomeSales.net/divorce)

# DIVORCE & REAL ESTATE

WHAT YOU DON'T KNOW, CAN HURT YOU!

IF YOU OR SOMEONE YOU KNOW IS GETTING DIVORCED  
OR SEPARATING AND REAL ESTATE IS INVOLVED...  
READ THIS GUIDE AND PROTECT YOUR ASSETS!



*Mike Gungallus*

*Personally serving clients in Volusia, Seminole, Brevard & Orange County  
Nationwide Referral Network of Experienced Agents*

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