THE

NowWhat *Guide*

DIVORCE EDITION

From *"now what?"* to *"now I know."*

Straight talk and a clear way to prepare for the mortgage decisions that can come with divorce.

EDUCATIONAL GUIDE — NOT LEGAL, TAX, OR FINANCIAL ADVICE

Welcome

If you're holding this guide, the life — and possibly the home — you built around one set of plans is changing.

The home in the middle of all this may be an asset. It may be debt. It may be the one steady thing in a season that feels anything but steady, or a house full of memories you're not ready to price out loud. Usually, it is some of each - which is why the mortgage questions around divorce can feel so much bigger than a mortgage.

Should you keep it? Can you qualify on your own? What happens to the loan you already have? Is buying another home possible? Which decision today could quietly narrow your options tomorrow?

Those are fair, serious questions. This guide will help you organize what you already know, notice what still needs an answer, and prepare for our first conversation.

You do not have to solve your entire future today.

NOTE FROM JULIE

No taking sides. No pressure. Just a thoughtful place to gather the real numbers, the real questions, and what matters most to you before we talk.

How This Guide Works

Right now, things may feel like one big mess of unknowns. This guide helps separate them into pieces you can bring to our first conversation - not because your situation is simple, but because clarity starts with knowing what is true, what is assumed, and what still needs to be verified.

Most importantly, if you've made it this far, you should be proud of yourself.

01	**You Are Here**	— establish where things stand today
02	**The Lay of the Land**	— gather the numbers & facts you already have
03	**The Paths in Front of You**	— the options already being discussed or considered
04	**Yellow Lights**	— notice anything worth slowing down for before we talk
05	**Your Move Map**	— build the decision framework & action plan together
06	**Now I Know**	— capture what is clearer & what happens next

NOTE ON THIS GUIDE

This guide is educational. It is not legal, tax, financial, or real estate advice, and it does not replace a conversation with the qualified professionals in those fields. Where a question belongs with an attorney, tax professional, financial advisor, or real estate agent, this guide will say so — and Page 9 will help you organize exactly what to ask.

BEFORE OUR CONVERSATION

You Are Here

Before we talk about paths forward, let's get honest about where things stand today. There is no wrong answer here - just the truth as you know it right now.

CURRENT STAGE OF THE TRANSITION

DECISIONS OR AGREEMENTS ALREADY MADE

CURRENT LIVING ARRANGEMENT

MOST URGENT HOUSING QUESTION

MOST IMPORTANT DESIRED OUTCOME

DECISION DATES OR DEADLINES, IF ANY

PEOPLE OR PROFESSIONALS ALREADY INVOLVED

NOTE FROM JULIE

This is not a test, and you are not expected to verify every detail on your own. Fill in what you know, mark what needs confirming, and circle the questions you want to discuss.

Get the Lay of the Land

This is the unglamorous, essential part: the actual numbers. Fill in what you know today. Mark what you're unsure about. We'll sort out what matters together.

CURRENT PROPERTY & MORTGAGE

INCOME AND ANY EXPECTED CHANGES

ESTIMATED VALUE & EQUITY, IF KNOWN

NAMES ON TITLE / NAMES ON MORTGAGE

MONTHLY OBLIGATIONS

CREDIT, GENERALLY SPEAKING

CASH & RESERVES AVAILABLE

SUPPORT-RELATED INCOME OR OBLIGATIONS

IMPORTANT DATES & DOCUMENTS ALREADY ON HAND

NOTE FROM JULIE

What you can qualify for and what feels comfortable to pay are two different questions. We need answers to both.

The Paths in Front of You

You do not need to decide which path is right here. Circle the ones already being discussed. Write down what you hope each one would solve, what you have been told it may require, and what you want help verifying. We will test the assumptions together.

One Spouse Keeps the Home

WHY THIS PATH IS ON MY MIND

WHAT I HOPE IT WOULD SOLVE

WHAT IT MAY REQUIRE

WHAT I WANT HELP VERIFYING

The Home Is Sold

WHY THIS PATH IS ON MY MIND

WHAT I HOPE IT WOULD SOLVE

WHAT IT MAY REQUIRE

WHAT I WANT HELP VERIFYING

You Purchase Another Home

WHY THIS PATH IS ON MY MIND

WHAT I HOPE IT WOULD SOLVE

WHAT IT MAY REQUIRE

WHAT I WANT HELP VERIFYING

The Paths in Front of You, Continued

Renting Temporarily

WHY THIS PATH IS ON MY MIND

WHAT I HOPE IT WOULD SOLVE

WHAT IT MAY REQUIRE

WHAT I WANT HELP VERIFYING

Waiting Before a Permanent Decision

WHY THIS PATH IS ON MY MIND

WHAT I HOPE IT WOULD SOLVE

WHAT IT MAY REQUIRE

WHAT I WANT HELP VERIFYING

Refinance or Assumption, Where Applicable

WHY THIS PATH IS ON MY MIND

WHAT I HOPE IT WOULD SOLVE

WHAT IT MAY REQUIRE

WHAT I WANT HELP VERIFYING

WORDS I'VE HEARD BUT WANT HELP UNDERSTANDING

refinance / assumption / equity buyout / remove from title / quitclaim deed
other: _____

Yellow Lights

Not red lights — you're not doing anything wrong. But these are the moments worth slowing down for, because they're easy to skip over before you have the full picture.

01 Agreeing to a payment, buyout amount, or refinance deadline before testing the actual numbers

02 Confusing who owns the property with who is responsible for the mortgage

03 Assuming income — support, bonus, commission, alimony or otherwise — will be treated a certain way

04 Changing employment, taking on new debt, co-signing, or missing a payment mid-process

05 Moving money between accounts without documenting where it came from

06 Making a permanent housing decision under artificial urgency, coercion, or duress

NOTE FROM JULIE

A short conversation now may save weeks (or years) of aggravation later.

Questions Worth Asking

Different questions belong with different professionals. Here's a starting list for each — bring your own, too.

MORTGAGE STRATEGIST

- Can I qualify for this home on my income alone?
- What happens to the current mortgage in each scenario?
- How might support, assigned debt, or the mortgage affect qualification?
- What documents should I gather?

ATTORNEY

- How will the home be classified in the settlement?
- What deadlines apply to housing decisions?
- What happens if we can't agree on the home?
- What should go in writing before we act?

TAX PROFESSIONAL

- Are there tax implications to keeping or selling?
- Does a buyout or transfer of ownership trigger anything?
- How might my filing status change?
- What records should I keep for next year?

FINANCIAL ADVISOR

- Does keeping the home fit my longer-term plan?
- What does this decision do to my reserves?
- How should retirement assets factor in?
- What's a realistic budget on one income?

REAL ESTATE PROFESSIONAL

- What could this home realistically sell for today?
- What would it take to prep it for sale?
- How long is this market taking right now?
- What are my options if we disagree on listing?

NOTE FROM JULIE

I can walk you through the mortgage side of every one of these paths — I'm not the right person for legal or tax advice, and I'll be the first to say so.

BUILD THIS WITH JULIE

Your Move Map

This is where we bring the earlier pages together. During our conversation, we will sort what is known, what needs verification, which paths are worth testing, and what happens next.

WHERE I STAND

WHAT I KNOW

WHAT STILL NEEDS VERIFICATION

THE PATHS WE'RE TESTING

MY CURRENT FRONT-RUNNER

WHAT SHOULD HAPPEN FIRST

WHAT CAN WAIT

QUESTIONS FOR OTHER PROFESSIONALS

MY NEXT THREE STEPS

1

2

3

AFTER OUR CONVERSATION

...Now I Know

Take a moment after we build your Move Map. Not to finish every decision - just to notice what is clearer and what you now know to do next.

NOW I KNOW…

I FEEL CLEARER ABOUT…

I STILL HAVE QUESTIONS ABOUT…

BEFORE I DECIDE, I NEED TO…

MY NEXT STEP IS…

NOTE FROM JULIE

You may not have every answer yet. That's okay. The goal was never to make every decision today. It was to know what comes next.

From *"now what?"* to *"now I know."* That's *progress* — and progress is plenty for today.

BRING ME WHAT YOU HAVE

Finished pages, half-finished pages, questions, estimates, and blank spots are all welcome. Those unknowns are often exactly where we start.



214-851-1534 (office)
360-489-7460 (cell)
julie.shank@home.com
www.roguemortgages.com

Julie Shank

MORTGAGE STRATEGIST

Julie is a mortgage strategist and Certified Divorce Lending Professional who helps people prepare for the mortgage decisions that can come with divorce. She brings the real numbers, the unanswered questions, and the client's priorities into one focused conversation - then helps build a clear framework for what to verify, what to test, and what happens next.

Julie is also a Certified Mortgage Advisor and Certified Military Mortgage Specialist.

FAIRWAY® HOME MORTGAGE

mortgage strategist ROGUE

Julie's Licenses: AR · AZ · CO · ID · NV · OR · TX · WA. NMLS 1733485

This guide is educational and general in nature. It is not legal, tax, financial, or real estate advice, and it is not a commitment to lend. Consult qualified professionals for advice specific to your situation.

Copyright©2026 Fairway Independent Mortgage Corporation doing business as Fairway Home Mortgage. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. www.fairway.com. All rights reserved. Fairway is not affiliated with any government agencies. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply. Equal Housing Opportunity. AZ License #BK-0904162. Licensed Nevada Mortgage Lender.