THE GEORGIA REAL ESTATE ESSENTIALS SERIES

SELLING YOUR GEORGIA HOME IN A DIVORCE

A CLEAR PLAN FOR A CLEAN BREAK

RON CORBIN & ADDISON CORBIN

THE CORBIN REAL ESTATE TEAM

Selling Your Georgia Home in a Divorce

A Clear Plan for a Clean Break

By Ron & Addison Corbin
The Corbin Real Estate Team

📘 *About This Series*

The Georgia Real Estate Essentials Series

By The Corbin Real Estate Team – Ron & Addison Corbin

Buying or selling a home in Georgia is a big decision—and for most people, it's the biggest financial move they'll ever make. But too often, the process feels overwhelming, confusing, or just plain frustrating.

That's why we created this book series.

At **The Corbin Real Estate Team**, we've spent years helping Georgia families buy and sell homes with clarity, confidence, and a winning strategy. These books are designed to give you straight answers, practical advice, and a few inside tips—no sales fluff, no confusing jargon.

Each guide in the *Georgia Real Estate Essentials Series* focuses on a specific moment or challenge in your real estate journey. Whether you're buying your first home, prepping for a fast sale, inheriting a property, or recovering from an expired listing, we've got your back.

We wrote these books to:

- Help you make informed, confident real estate decisions
- Show you exactly what to expect at every step
- Share the smart strategies we use every day with our own clients
- And yes—if it feels like a good fit, we'd love the chance to work with you too

This isn't just another real estate guide. It's a Georgia-specific playbook, written by two brokers who live here, work here, and know how to get homes sold in *your* neighborhood.

Let's get to it.
— Ron & Addison Corbin
The Corbin Real Estate Team

🏡 Core Real Estate Series – For Every Buyer & Seller

1. **Selling Smart: How to Sell Your Georgia Home Fast & for Top Dollar**
   Your complete guide to getting the most for your home—without stress or surprises.
2. **The Georgia Home Buyer's Handbook: What to Know Before You Buy**
   Avoid costly mistakes and buy with confidence in the Peach State.
3. **Back on the Market: How to Sell Your Georgia Home After It Didn't Sell the First Time**
   Learn why your listing expired—and how to get it right the second time around.
4. **From FSBO to Sold: Why Georgia Homeowners Hire the Right Agent (Eventually)**
   The honest truth about going it alone—and what to do when it's not working.
5. **The Ultimate Guide to Georgia Real Estate: From Search to Sold**
   An all-in-one resource for navigating the Georgia market like a pro.
6. **Smart Moves: How to Time Your Georgia Real Estate Transaction Just Right**
   Buy, sell, and relocate with confidence—without the panic, overlap, or missed opportunity.
7. **The Georgia Land Guide: Buying and Selling Lots, Acreage, and Rural Property the Smart Way**
   A practical guide to buying, selling, and evaluating Georgia land—from zoning to perc tests and everything in between.

💔 Life Events Series – Emotional & Transactional Guidance

8. **Selling Your Georgia Home in a Divorce: A Clear Plan for a Clean Break**
Navigate the legal, emotional, and financial complexities of selling during a split.

9. **Inherited Property in Georgia: What to Do When You've Inherited a Home**
Probate, prep, pricing, and peace of mind—your guide to selling a home you didn't plan to own.

10. **Downsizing in Georgia: How to Right-Size Your Life Without the Stress**
Smart steps for selling your current home and moving into a lifestyle that fits.

👶 🧓 Lifestyle-Based Guides

11. **First-Time Buyer in Georgia? Start Here**
    Everything a Georgia first-timer needs to know—from financing to keys in hand.
12. **Your Empty Nest, Your Next Nest: A Georgia Homeowner's Guide**
    Guidance for empty nesters ready to sell, relocate, or reimagine their next chapter.
13. **Relocating to Georgia? A Welcome Guide for Newcomers**
    From neighborhoods to contracts—what new residents need to succeed in Georgia.

📈 Investor & Upscaler Series

14. **Real Estate Investing in Georgia: Buy, Rent, Profit**
    Learn the Georgia-specific rules, risks, and rewards of building your portfolio.
15. **Upgrade Without the Overwhelm: Selling & Buying Simultaneously in Georgia**
    Juggle both transactions like a pro—without losing your sanity or your equity.

🛠️ Home Prep & Marketing Mini-Guides

16. **Stage, Snap, Sell: Prepping Your Georgia Home for a Hot Market**
    Declutter, stage, and photograph like the pros—for faster, stronger offers.
17. **Real Estate Red Flags: What Georgia Buyers Should Watch For**
    Avoid costly surprises with a keen eye for common listing issues.
18. **Your Home's Secret Value: Small Upgrades, Big Return**
    Budget-friendly improvements that boost appeal and ROI in Georgia markets.

🔐 How the Corbin Team is Different - Bonus Titles

19. **Behind the Sale: What Georgia Real Estate Agents Really Do for You**
    A transparent look at how agents earn their keep—and protect your interests.
20. **From For Sale to Sold: How We Help Georgia Homeowners Win**
    Real-world results from the Corbin Team playbook.
21. **Our Georgia Real Estate Playbook: How Addison & Ron Get Results**
    The tools, timelines, and strategies that set our team apart.

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Divorce Is Hard—Selling the House Doesn't Have to Be

If you're reading this, you're likely in one of the most emotionally complicated chapters of your life. Divorce is never easy. And when there's a home involved, the process becomes more than just paperwork—it becomes personal.

We've walked this path alongside many Georgia homeowners. We've seen the tension, the heartbreak, the frustration—and the relief that comes when the right plan replaces all that uncertainty.

That’s why we wrote this book.

Whether you’re on good terms with your soon-to-be ex or navigating a difficult split, this guide is here to help you move forward with clarity, confidence, and control. We’re not here to take sides—we’re here to provide practical guidance, protect your financial interests, and help you make smart decisions in a tough moment.

No one wins when things are rushed, emotional, or unclear.
Everyone wins when there’s a plan—and a team to help you stick to it.

We hope this book helps you breathe easier, see your options clearly, and find a clean break you can feel good about.

Let’s get started.

— Ron & Addison Corbin
The Corbin Real Estate Team

Chapter 1: The Role of the House in Your Divorce

Why It's More Than Just a Piece of Property

The house you shared wasn't just a building—it was your home.
It held routines, holidays, arguments, memories, and milestones. So it's no surprise that when it comes time to divide assets during a divorce, the house becomes a central issue—both emotionally and financially.

And sometimes, it becomes the biggest source of conflict.

🧠 Why the House Matters So Much

Here's why the house plays such a huge role in most Georgia divorces:

- It's often the **largest shared asset**
- It carries **emotional weight** for one or both spouses
- It might be tied to **custody** of children or proximity to schools
- It may be **attached to debt**—including a mortgage with both names on it

Even if both parties agree the marriage is over, deciding what to do with the house can trigger stress, suspicion, or stalled negotiations.

That's why it's critical to treat the home as what it is during a divorce:
an asset that requires clear thinking, expert guidance, and mutual cooperation to handle correctly.

💔 Emotional vs. Financial Attachment

In our work with divorcing clients, we often see a split between:

- One spouse who wants to **keep the house** for comfort or continuity
- One spouse who wants to **sell quickly** and move on

Both responses are understandable. But neither should drive the decision on its own.

Keeping the house without being able to afford it long-term can create **post-divorce financial stress**. Selling it without proper preparation can mean **leaving money on the table**.

Our job is to help both parties find a balanced approach—so no one walks away bitter, and both walk away with dignity.

🧾 Common Misunderstandings About "Who Gets the House"

Here are some common (but incorrect) assumptions we've heard:

- *"It's in my name, so it's mine."*
  Not necessarily—Georgia is an **equitable distribution** state. That means the court may divide the asset fairly, not necessarily equally, regardless of whose name is on the deed.
- *"We agreed I'd stay in it until the kids graduate."*
  That's fine—if it's written into the divorce agreement. Otherwise, it's not binding.
- *"I'll just buy them out later."*
  Possibly—but that depends on appraisals, mortgage qualification, and financial disclosure.

Understanding your rights and options upfront can save you from making emotional decisions that cost you later.

🧠 What You Can Do Right Now

If you're early in the divorce process and unsure about the house:

- **Start a neutral conversation** with your spouse about the property
- **Get a market valuation** so you both know what it's worth
- **List out your shared mortgage, equity, and debts**
- **Connect with your divorce attorney and a real estate agent who understands divorce sales** (that's us)

We'll never pressure you to sell. But we will help you understand what selling could look like—and what you stand to gain (or lose) from each path forward.

In the next chapter, we'll look at the legal realities of divorce and real estate in Georgia—including who decides what happens to the house, and how the courts typically handle it.

Chapter 2: Who Decides?

Understanding What Happens to the House in a Georgia Divorce

When it comes to dividing up your assets during a divorce, the house often becomes the biggest question—and the biggest point of tension. Who gets it? What if one of you wants to keep it? What if your name isn't on the deed?

In Georgia, the answer depends on a few key factors, including how the property was acquired, how it's titled, and how a judge—or your own agreement—defines "fair."

Let's break it all down in plain English.

What Georgia Law Says About Property in a Divorce

Georgia follows something called **equitable distribution**. That means marital property isn't necessarily split 50/50—it's divided fairly, based on your unique situation.

Marital property typically includes:

- Anything you bought during the marriage (yes, even if only one person's name is on it)
- Homes, vehicles, retirement accounts, bank accounts, and more

- Shared debts, like mortgages or credit cards

Separate property usually includes:

- Anything you owned before the marriage
- Gifts or inheritances given specifically to one person
- Anything spelled out as “separate” in a prenuptial agreement

> **Bottom line:** If you bought the home while married, it’s probably marital property—even if the deed or loan is in one spouse’s name.

If Both Names Are on the Title

If the house is titled jointly, both of you legally own it. That means you’ll either:

- **Sell the home and split the proceeds**
- Or **one of you will buy out the other’s share**

If one spouse wants to keep the home, they’ll likely need to refinance the mortgage into their own name—and pay the other spouse their share of the equity. This helps protect everyone financially and cleanly separates ownership.

If Only One Name Is on the Title

This is more common than you’d think. Maybe one of you had better credit, or maybe the house was bought before the marriage. Either way, Georgia courts look at **when** the home was purchased, not just **whose name is on the deed**.

- If the home was **bought during the marriage** with marital funds, it’s likely still **marital property**, and both spouses may have a claim to the equity.
- If the home was **purchased before the marriage**, it’s likely **separate property**—but the other spouse could still be entitled to a portion of any value gained during the marriage if marital funds were used for mortgage payments, improvements, or upkeep.

> **Real Talk:** If you helped pay for it, maintain it, or improve it, the court may say you're entitled to something—even if your name isn’t on anything.

What Happens to the Mortgage?

The mortgage is a separate issue from the title. If both of you signed for the loan, you’re both still on the hook—even if one of you moves out. That means:

- Payments must continue until the loan is paid off or refinanced

- A judge may order one spouse to refinance within a certain timeframe
- Late payments can impact **both** of your credit scores

If only one of you signed the loan, that person is still legally responsible for payments—but equity may still need to be divided if the home is marital property.

How the Court Might Handle It

If you and your spouse can't agree on what to do with the house, the court will step in. Here are a few things the judge may consider:

- Who has custody of the kids (stability for children can influence who keeps the home)
- Who can afford the mortgage on their own
- Who contributed what to the purchase or upkeep of the home
- Whether one spouse wants to stay and the other doesn't

Judges often encourage couples to work it out themselves, but if it comes down to a court decision, they'll look at what's **fair**, not necessarily what's **equal**.

Settling Outside of Court

Here's the good news: most divorcing couples come to an agreement without going to trial. You can work with your attorneys or a mediator to decide:

- Whether to sell or keep the home
- How to handle the proceeds or buyout
- What the timeline will be

If you can agree, the court will usually approve your settlement. If you can't, the judge will decide for you.

What You Can Do Right Now

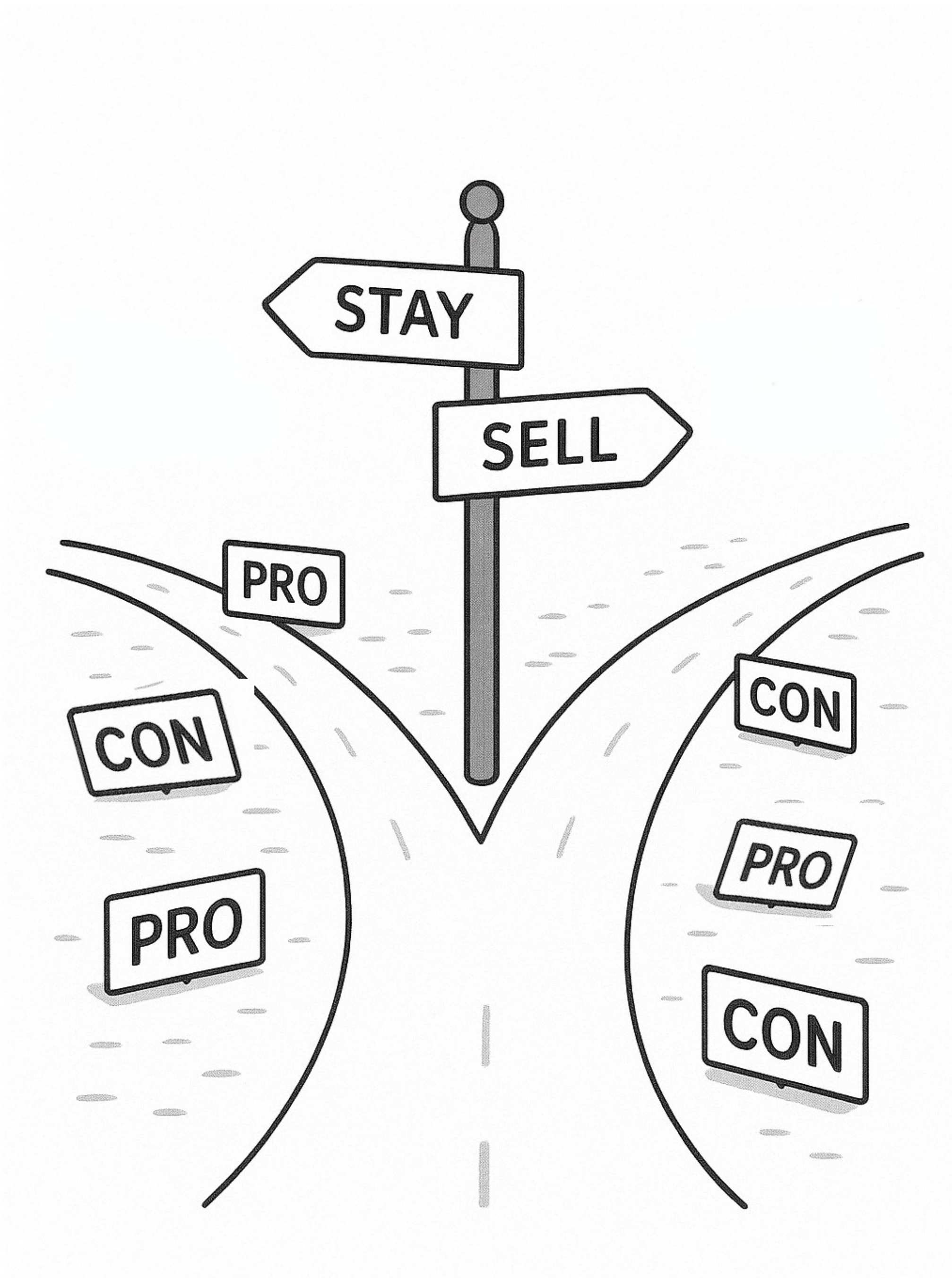
Regardless of your situation, here are some smart steps to take:

- **Find out how the home is titled** (deed and mortgage)
- **Determine if it's marital property** based on when and how it was acquired
- **Get a current home value estimate**
- **Start a conversation about your preferences**—sell, stay, buy out, or walk away
- **Talk to your attorney** about what options make the most sense for your goals

From Our Experience

We’ve worked with clients in all kinds of situations—one spouse keeps the house, both agree to sell, or the court makes the call. In every case, we’ve seen that the best outcomes come from being proactive, not reactive.

In the next chapter, we’ll help you weigh the pros and cons of keeping the house vs. selling it—and what each path really means financially and emotionally.



Chapter 3: Should You Keep It or Sell It?

Weighing the Pros, the Cons, and What's Actually Best for You

Once you know what kind of claim you and your spouse each have to the home, the next step is figuring out what to do with it.

Should one of you stay in the house and buy out the other?
Or is selling and moving on the cleaner, smarter choice?

There's no universal answer—but there *is* a smart way to make the decision. In this chapter, we'll walk through the pros, cons, and real-world questions we help divorcing homeowners in Georgia sort through every week.

Option 1: Keeping the House

There are plenty of reasons someone might want to stay:

- Stability for the kids
- Emotional attachment
- Convenience (same schools, same commute, same neighborhood)

But keeping the house also comes with responsibilities—and sometimes, big financial ones.

✅ Pros of Keeping the House

- You don't have to move or uproot the family
- You keep continuity in your life during an emotional time
- You may retain long-term appreciation if values rise

⚠ Cons of Keeping the House

- You'll likely need to refinance and qualify for the mortgage on your own
- You'll need to pay your spouse for their share of the equity
- You're responsible for 100% of upkeep, taxes, insurance, and repairs

If you go this route, make sure you have:

- A clear understanding of what the house is worth (get an appraisal or CMA)
- A solid budget that includes all ongoing costs
- Pre-approval from a lender who confirms you can refinance alone

> **Important:** If you keep the house, the mortgage should be refinanced into your name only. It protects you *and* releases your ex from the financial obligation.

Option 2: Selling the House

This may not be the emotionally preferred option—but it often ends up being the **most financially practical**.

By selling the house:

- You pay off the mortgage
- You divide the proceeds
- You both walk away with a clean break

✅ Pros of Selling

- Neither party has to carry the full cost of the home alone

- You avoid a messy buyout process
- You convert your equity into cash to start fresh

⚠ **Cons of Selling**

- You'll both need to move (which can be stressful)
- You may owe closing costs or repair expenses
- The timing of the market could affect your bottom line

If you choose to sell, you'll want to:

- Agree on timing and listing strategy
- Prepare the home to show well (more on this in the next chapter)
- Choose an agent both of you can trust to stay neutral and keep you informed

> **Good to know:** In many cases, selling is the cleanest option—especially when one or both parties can't afford the home alone or want a fresh start without strings.

What About the Kids?

One of the biggest emotional considerations in a divorce is how it affects children. That's why some parents are tempted to keep the house "for the kids."

That can make sense—but only if it's financially sustainable.
Otherwise, it can lead to delayed stress and resentment.

Here's a good rule of thumb:

> **Only keep the home for the kids if it helps both you *and* them in the long run.**

There are creative solutions, like nesting (kids stay in the home, parents rotate) or a temporary agreement to sell after a school year ends—but these should be planned carefully and with the help of your attorney.

Can You Afford to Keep It?

This is the part many homeowners underestimate. When you keep the house, you don't just keep the mortgage—you keep everything:

- Property taxes
- Insurance
- Maintenance and repairs
- Utility bills

- Potential HOA fees

Do the math based on your **post-divorce income**, not what you had as a couple. And factor in things like child support or alimony, too.

If it stretches your budget too thin, it may be smarter to sell now and buy something more affordable later.

Can You Afford Not To?

In some cases, keeping the house *is* the right move:

- You have enough equity to buy out your spouse
- You can qualify for the mortgage on your own
- The home meets your future needs (not too big, not too costly)

But if the house feels like an anchor instead of a safe harbor, it's okay to let it go.

What We Recommend

We've helped many Georgia couples navigate this question. Here's what we tell them:

- **Don't keep the home just because you're attached to it**
  (Emotion fades. Monthly payments don't.)
- **Don't sell just because it's the easier option**
  (You might regret giving up a home you could have comfortably afforded.)
- **Make the decision based on facts and your future—not your feelings today.**

In the next chapter, we'll walk you through how to actually *agree to sell*—even if you're not seeing eye-to-eye. There's a way to move forward with mutual respect (and minimal stress), and we'll show you how.

Chapter 4: Agreeing to Sell

(Even If You Don't Agree on Much Else)

It's not uncommon for divorcing couples to disagree about whether—or how—to sell their home. One person may want to hang on to it. The other may be ready to list it yesterday. Sometimes, both want to sell, but they clash on timing, price, or logistics.

The good news? You don't have to agree on everything.
You just need a process that helps you move forward—together.

In this chapter, we'll walk you through how to reach agreement on the sale of your home, even when communication is strained or emotions are running high.

Why Selling Together Can Be a Smart Move

Even in tough divorces, many couples agree to sell the house for one simple reason: **it's the cleanest financial break.**

Selling the home:

- Pays off the shared mortgage
- Splits the equity into clear, usable funds

- Removes ongoing responsibility from both parties
- Closes a chapter, so you both can move on

If you can agree to sell—and follow a clear plan—you're already ahead of the game.

Common Roadblocks (and How to Move Past Them)

We've seen a lot of situations like this:

- One spouse isn't emotionally ready
- There's a standoff over who controls the process
- Someone is worried the home won't sell fast enough—or will sell too fast

Here's how we help clients move past those challenges:

1. Focus on Shared Goals

You may not agree on much, but chances are, you both want:

- A fair outcome
- A timely sale
- A peaceful exit

We always start with this common ground. From there, we work together to outline a shared process you can both live with.

2. Keep Emotions in Check

You're not selling a house—you're selling memories. That's hard. But treating the home like a business transaction helps minimize conflict. Think of it this way: every dollar you gain in the sale gives you more power and flexibility for your next chapter.

3. Use a Neutral, Experienced Agent

This is key. You need someone who understands both the emotional and legal complexity of divorce sales—and who can:

- Communicate clearly with both parties
- Document everything
- Avoid taking sides

We've helped many Georgia clients in your shoes, and we know how to keep things fair, respectful, and focused.

Setting Expectations Upfront

The biggest source of stress during a divorce sale? Miscommunication. That’s why we help couples outline clear decisions from the start:

- **Who will handle showings?**
- **How will pricing be determined?**
- **What happens if one person delays repairs or paperwork?**

When everyone knows the plan, there’s less room for arguments down the line.

The Role of a Co-Listing Agreement

In some cases, we’ll recommend using a **co-listing agreement**—a written agreement signed by both parties that clearly spells out:

- Agent responsibilities
- Sale price and commission
- Signatures and timelines
- Expectations around communication

It creates structure in a time when everything else might feel uncertain.

Shared Calendars and Communication Tools

Yes, we’ve even set up shared Google calendars or listing dashboards for divorcing clients. You’d be surprised how helpful it can be to:

- Know when showings are happening
- Share repair updates or inspection schedules
- Review offers from the same source—without having to talk in person

These small tools reduce the chance of miscommunication and keep both parties in the loop without adding fuel to the fire.

When One Spouse Tries to Stall the Sale

It happens. One person may delay repairs, ignore calls, or “forget” to sign documents. If that happens:

- Your divorce attorney can help enforce the sale terms
- The court can order the home to be listed and sold

- We can work with your legal team to keep the process moving

  Tip: It’s better to be proactive. Selling under a court order usually feels worse—for both sides—than working it out together.

What If You’re Not on the Same Page (Yet)?

It’s okay. You don’t have to agree on everything to start the process.

Sometimes we begin by helping one spouse understand:

- What the home is worth
- What selling might look like
- What they’d walk away with

Once they see the numbers, they’re more open to a sale than they thought.

You Don’t Have to Be Friends—You Just Have to Be Fair

You don’t need to smile through this process.
You don’t need to pretend everything’s okay.

You just need to keep moving forward with honesty, respect, and a clear plan.

That’s where we come in.

In the next chapter, we’ll get into the details of prepping your home for sale during a divorce—who pays for what, how to coordinate without conflict, and how to protect your privacy while your home is on the market.

Chapter 5: Preparing the Home for Sale During a Divorce

Who Pays for What—and How to Keep the Peace While You Prep

Once you've agreed to sell, the next step is getting the home ready to hit the market. But when you're also navigating a divorce, prepping the home can feel like walking through a minefield.

Who's responsible for cleaning or repairs?
Who handles showings?
What if one of you has already moved out?

This chapter will help you set expectations, avoid conflict, and work through the logistics—without letting emotions derail your progress.

Keep the Goal in Sight

Your home is now a shared asset you're both trying to maximize.
The better it shows, the more it sells for—and that benefits both of you.

> Rule of thumb: treat it like a business partnership with a shared payoff.

When both parties focus on the outcome, it becomes easier to make decisions without resentment or delay.

Step 1: Decide Who's Taking the Lead

In some divorces, both people still live in the home. In others, one has already moved out. Either way, it helps to decide:

- Who will be the primary contact for your real estate agent?
- Who will be present for things like repairs or showings?
- Who will manage daily upkeep while the home is on the market?

That doesn't mean the other person is hands-off—but it prevents crossed wires and double work.

We can also coordinate with both parties separately, if that's more comfortable.

Step 2: Agree on What Needs to Be Done

You don't have to renovate the whole house.
But buyers will expect a clean, well-maintained property.

We'll help you walk through the basics:

- Minor repairs (paint touch-ups, loose doorknobs, leaky faucets)
- Cleaning and decluttering
- Curb appeal (mulch, lawn, pressure washing)
- Neutralizing decor and removing overly personal items

We'll also provide guidance on what *not* to spend money on. The goal is maximum return on minimal investment.

Step 3: Determine Who Pays for What

This is a common sticking point. Here's how we help you work through it:

- **Keep receipts.** Any shared expenses should be tracked.
- **Split costs evenly** when possible—or proportionally if one spouse will get more from the sale.
- **Use proceeds at closing** to reimburse one party if they front the cost.

> Example: If one spouse pays $1,000 for staging and cleaning, that amount can be reimbursed from the sale before the remaining proceeds are divided.

Your attorney can help structure this in the settlement agreement, so no one feels taken advantage of.

Step 4: Consider Staging—Physical or Virtual

First impressions matter, and staging can help your home stand out.

Options include:

- **DIY Staging:** Declutter, rearrange furniture, add neutral touches
- **Professional Staging:** Especially useful for vacant or high-value homes
- **Virtual Staging:** A budget-friendly option where we digitally furnish empty rooms in photos

> Virtual staging is great for divorce sales—it allows us to present the home attractively, even if it's already empty or partially moved-out.

We'll walk you through what makes sense based on your home, your budget, and your timeline.

Step 5: Protect Your Privacy

Divorce is personal. Your listing doesn't have to be.

We'll make sure:

- Your home is marketed professionally, without mention of the divorce
- Personal details are removed before showings (photos, sensitive mail, etc.)
- Lockboxes and access are monitored carefully

You deserve discretion. And potential buyers deserve a clear view of the home—not your personal situation.

Step 6: Set Boundaries for Showings

This is a common pain point. One spouse may feel left out. The other may feel like they're doing all the work.

Here's how we help:

- **Shared calendars** to coordinate showings
- **Advance notice agreements** (e.g., 24 hours before showings)
- **Private feedback delivery**—each spouse gets updates at the same time

You don’t need to be present for every showing—but you do need to be in the loop.

When One Person Has Already Moved Out

If one of you no longer lives in the house, the remaining spouse often manages day-to-day prep. That’s okay—but it doesn’t mean they’re financially on the hook for everything.

The spouse who moved out should still:

- Be involved in decisions
- Agree to a timeline and price
- Help cover shared prep expenses if needed

We can work with both of you individually to keep communication smooth.

Keep Emotions Out of the Hall Closet

Prepping a home for sale while divorcing can stir up emotions. You’re sorting through not just possessions—but memories.

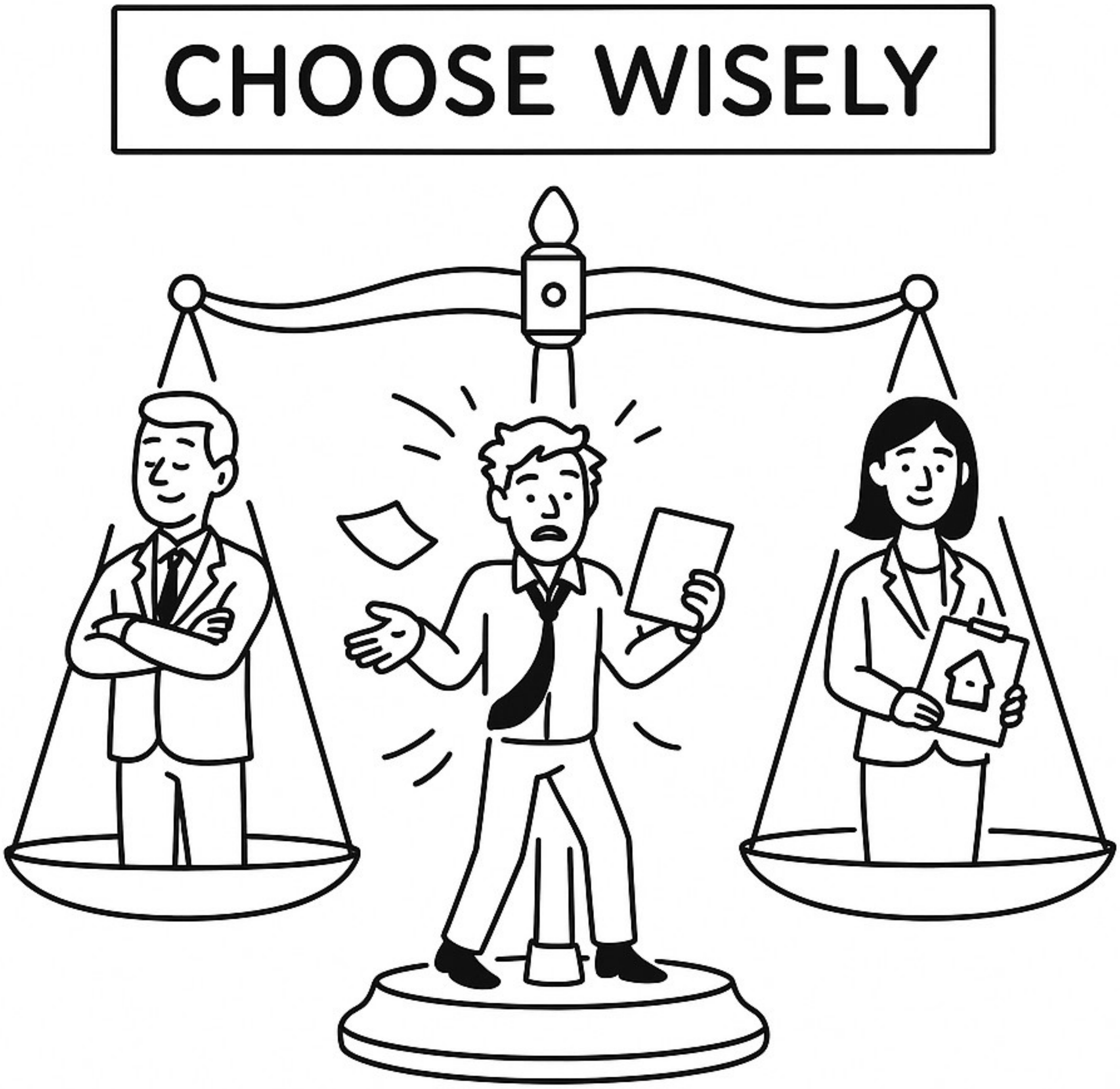
Go easy on yourself. Go easy on each other.
And when tensions rise, lean on us to keep the process moving forward.

You only need to agree on one thing:

> You both want to sell this home for the most money, with the least amount of stress.

Let that guide the rest.

In the next chapter, we’ll help you choose the right agent—what to look for in a divorce-savvy real estate professional, and why neutrality and trust are non-negotiable when both parties are involved.



Chapter 6: Choosing the Right Agent (Together)

Why Your Realtor Needs to Be Neutral, Strategic, and Divorce-Savvy

Picking the right real estate agent is always important.
But when you're selling a home during a divorce, it's **critical**.

Your agent isn't just helping you sell a house.
They're helping two people with different needs, emotions, and timelines work together—on one of the biggest financial transactions of their lives.

That requires experience. It requires trust. And it requires balance.

In this chapter, we'll show you what to look for (and what to avoid) when choosing a listing agent during divorce—and how we help make the process smooth, respectful, and fair for everyone involved.

Why the Right Agent Makes All the Difference

Divorce adds complexity to every part of a real estate deal:

- Decision-making can be slower or more emotional
- Communication is often split between two households
- Legal requirements may affect how and when the sale happens

An experienced agent knows how to:

- Keep both parties informed and respected
- Maintain momentum (even when tension is high)
- Work professionally with attorneys and court orders if needed
- Stay neutral while still protecting everyone's interests

This is not the time to hire your cousin's friend who just got their license.
You need someone who can manage conflict *and* contracts with confidence.

What to Look For in a Divorce-Savvy Agent

Here's what we recommend clients prioritize when choosing an agent during a divorce:

✅ Neutrality and Professionalism

The agent should represent the **transaction**, not one person over the other. That means:

- Equal communication with both parties
- No favoritism, even if one party was the "main contact"
- Respect for boundaries and privacy

✅ Communication Style

You want an agent who:

- Uses clear, consistent updates
- Offers options—not pressure
- Understands that sometimes things take an extra step when two decision-makers are involved

✅ **Experience with Divorce Sales**

Look for someone who has:

- Worked with divorcing couples before
- Navigated court-ordered sales or equity buyouts
- Collaborated with attorneys, mediators, or guardians ad litem

This isn't their first rodeo—and it shouldn't be yours either.

Red Flags to Avoid

Here's what *not* to do:

- Don't choose someone just because they're a family friend or "owe you one"
- Avoid agents who say "I'll just work with whoever's easier"
- Be cautious with anyone who brushes off the emotional side of the sale

A great agent brings strategy **and** sensitivity to the table.

How We Work with Divorcing Clients

At The Corbin Real Estate Team, we take extra care when divorce is involved. Here's what that looks like in practice:

- **Two points of contact:** Both parties get the same updates, same documents, and same voice in the process
- **Clear written agreements:** Everyone knows the terms, the timeline, and the expectations
- **Coordination with legal teams:** We stay in sync with your attorneys if needed, including respecting court orders or settlement terms
- **Conflict management:** We keep the focus on the sale—not the stress

We're here to help both of you win—not take sides.

What If You Can't Agree on an Agent?

It happens. One spouse wants a friend-of-a-friend. The other wants a total stranger. Here's what we recommend:

- **Interview agents together** (or separately, but agree to review proposals fairly)
- **Choose someone neither of you are personally connected to**

- **Focus on the outcome**—who will help you sell quickly, profitably, and without added drama?

If needed, your attorneys or mediator can weigh in.
And if the court gets involved, they may appoint an agent to list the home.

It’s always better to make the choice yourselves before that happens.

Our Promise

We’ve walked with dozens of divorcing clients through this process.
We know it’s not easy. We also know it’s possible to move forward with grace—and even relief—when you have the right team around you.

You deserve an agent who:

- Knows how to protect your equity
- Knows how to manage your emotions
- Knows how to sell a home with dignity and success

We’re here to do exactly that.

In the next chapter, we’ll dive into how to market your home effectively—without the drama.
From showings to signage, we’ll show you how to present a united front and attract the right buyer for a clean, strong offer.

Chapter 7: Marketing the Home Without the Drama

How to Present a Professional Listing—Even When Life Feels Personal

Selling a home is always a big deal.
Selling it while going through a divorce? That's a different level of complexity.

The key is making sure the **buyer** never feels that complexity.

In this chapter, we'll walk you through how we market your home professionally and effectively—while protecting your privacy, maintaining mutual respect, and keeping the emotional weight behind the scenes.

Present a United (or Neutral) Front

Buyers don't need to know your personal situation. In fact, they shouldn't.

If buyers get wind that the sellers are divorcing, they may assume:

- You're desperate to sell
- You'll accept a low offer
- You're not in sync—so negotiations will be messy

That's why we keep the messaging clean and consistent:

- No mention of divorce in listing language
- No "must sell" or "motivated seller" flags
- No signs of distress in the marketing photos or tone

Even if you're divided in life, your property should present as polished and market-ready.

Professional Photos and Descriptions Matter

First impressions happen online.
That's why we invest in high-quality listing photos, accurate floor plans, and compelling descriptions that highlight the property—not the backstory.

> Pro tip: We remove personal items (photos, monograms, clutter) not just for staging—but to protect your privacy.

If one of you has already moved out, we'll make the space feel intentional, not half-empty.
And if the home is vacant, we offer **virtual staging** to help buyers see the full potential.

Coordinating Showings Smoothly

Showings can be stressful, especially when you're juggling two people's schedules and emotions.
That's why we:

- Use shared calendars or showing apps for transparency
- Provide advanced notice and preferred times
- Communicate updates to **both parties equally**

Whether both of you still live in the home or only one of you does, we'll create a showing plan that keeps things calm, professional, and predictable.

> And no, neither of you needs to be home for showings—buyers should feel comfortable exploring, and it's best if they don't meet the sellers.

Keeping Feedback Fair and Transparent

After each showing, we collect feedback from buyers' agents. We share that feedback with both spouses at the same time, so there's no confusion or finger-pointing.

If the feedback includes suggestions (like pricing tweaks or cosmetic touch-ups), we'll discuss those recommendations as a group and make a plan together.

Our job is to guide—not to take sides.

What Happens If Someone Sabotages the Sale?

Let's be honest: it happens.
Maybe one person refuses to clean up. Or intentionally makes the house unavailable for showings. Or speaks negatively to buyers.

If that happens:

- We document the behavior
- We communicate directly with both parties and, if necessary, your attorneys
- We remind everyone that the longer the house sits, the more value both people lose

In extreme cases, the court can order cooperation—or appoint a neutral third party to facilitate the sale.

But we do everything we can to prevent things from getting to that point.

Marketing Channels We Use

To get you top dollar, we market your home through:

- MLS and major real estate websites (Zillow, Realtor.com, etc.)
- Social media and targeted local outreach
- Email campaigns to active buyers and agents
- Signage and open house strategies (when appropriate)

> We also promote your home through our Corbin Real Estate Team network—which includes pre-approved buyers actively looking across Georgia.

We make sure the **home** is the star of the show—not the circumstances behind the sale.

Our Promise to Both Parties

Whether you're speaking or not, still living together or not—we've got you covered.

We:

- Keep you equally informed
- Share documents and updates simultaneously
- Market your home as if it were a normal listing—because to the outside world, it is

Your situation may feel complicated.
Our job is to make the sale feel simple.

In the next chapter, we'll guide you through what happens when offers start coming in—and how to evaluate them fairly, communicate effectively, and avoid negotiations turning into another battleground.

Chapter 8: Reviewing Offers and Reaching Agreement

How to Say Yes (or Counter) Without Creating Conflict

You've prepped the house, listed it, and buyers are finally walking through the door. Then it happens—an offer lands.

Now what?

In any sale, reviewing offers is a big moment. But when you're divorcing, it can come with extra tension. Maybe one of you is eager to accept. Maybe the other wants to push for more. Maybe you just don't want to talk to each other at all.

That's okay.

In this chapter, we'll walk you through how to fairly evaluate offers, avoid common pitfalls, and make decisions that serve you both—even if you're not on the same page (yet).

First: Know What a Good Offer Looks Like

A strong offer isn't just about price. It also includes:

- Pre-approval from a reputable lender
- A reasonable closing timeline
- Minimal contingencies (like inspection or financing clauses)
- Realistic requests for repairs or seller-paid costs

We help you break down the details—not just the dollar amount.

> It's our job to help you understand *what the offer really means* so you can respond strategically, not emotionally.

Second: Respond as a United Front (Even If You're Divided)

The buyer doesn't need to know there's tension behind the scenes.
All they need is a timely, professional response.

Here's how we manage it:

- We send the full offer to both parties at the same time
- We break down the pros and cons clearly
- We gather your individual feedback before advising on next steps

You don't have to agree on everything right away—but you do need to keep the deal moving.

Third: What If You Can't Agree on the Offer?

It happens. One spouse wants to accept. The other wants to wait. Or one wants to counter, and the other is ready to be done.

If you're not aligned, we:

- Facilitate a discussion that's focused on the facts (not the feelings)
- Suggest realistic compromises (like small counteroffers or seller credits)
- Loop in your attorneys or mediator if needed

Sometimes a little context helps. For example, maybe this buyer has better financing than another, or their closing date works better with your move-out plans.

We make sure each of you has the full picture before making the call.

Fourth: Know When to Negotiate—And When to Move Forward

Not every offer needs to be countered. Not every price drop is an insult. In a divorce sale, the real win isn't squeezing out every last dollar—it's reaching a solid agreement that gives you both what you need to move on.

That said, if a buyer comes in low or makes unreasonable demands, we'll advocate on your behalf. We know how to negotiate professionally and without unnecessary drama.

> The goal is clarity, not conflict.

What Happens After You Accept?

Once you've both signed the offer:

- We move into the contract phase (next chapter!)
- We help coordinate any inspections, repairs, and deadlines
- Both spouses will sign all required documents—but you don't have to be in the same room (or even speak directly)

We've helped many clients through this step-by-step, and we're here to make it as smooth as possible.

When One Person Delays or Disagrees

If one spouse refuses to sign or creates roadblocks:

- We document all communication
- We provide written summaries to attorneys if needed
- The court may ultimately step in to enforce a sale or approve an offer

But in most cases, when both sides understand the benefits of the deal—and the risk of losing it—we can find common ground.

Trust the Process (And the Team)

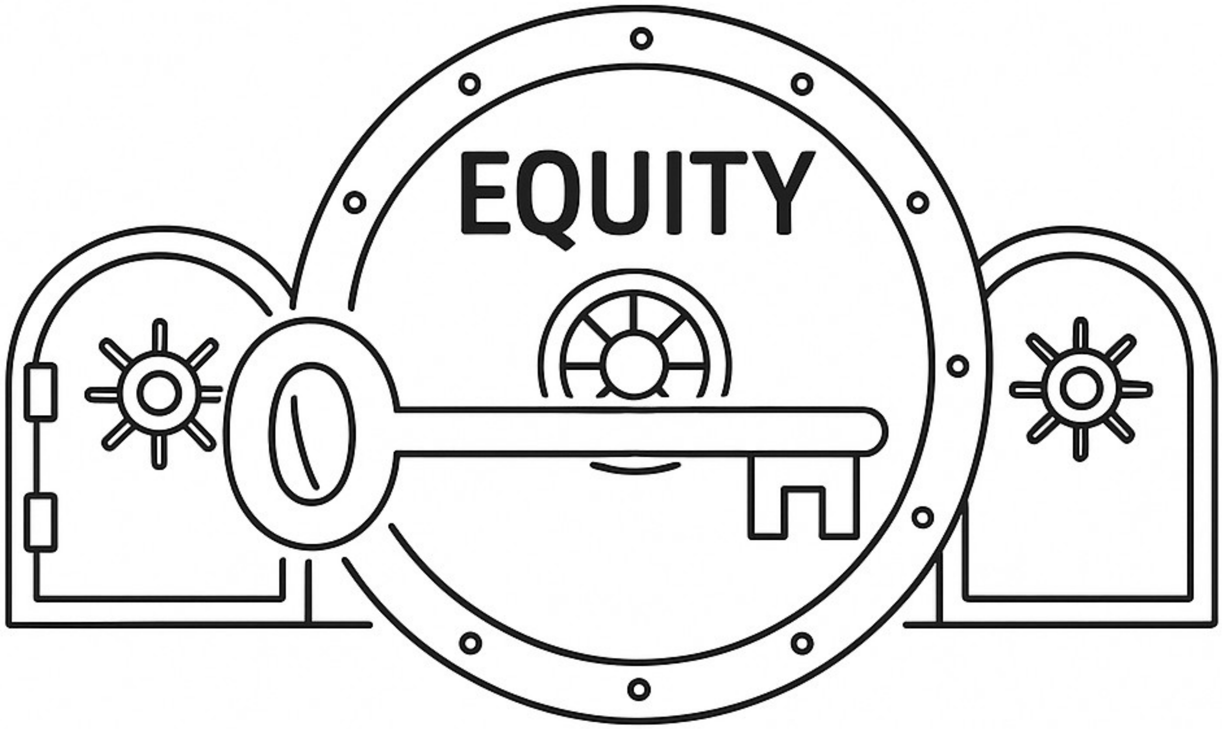
This part of the sale can feel like a pressure cooker—but it doesn't have to.

With the right structure, the right support, and the right agent, you can:

- Make smart, informed decisions
- Avoid emotional traps
- Walk away with a deal that works for both of you

We’re here to guide you through it—all the way to closing.

In the next chapter, we’ll walk through what happens between contract and closing, including inspections, appraisals, loan finalization, and how proceeds are divided when you’re divorcing.



Chapter 9: Closing and Dividing the Proceeds

What Happens at the Finish Line—and How to Get There Smoothly

You've accepted an offer, passed inspections, and cleared all the big hurdles. The home is officially under contract. Now it's time to close the deal—and divide the proceeds.

Sounds simple, right?

Not always. In a divorce, even the closing process can get a little more complicated. But with a clear plan and the right guidance, this final step doesn't have to be stressful.

In this chapter, we'll walk you through:

- What happens between contract and closing
- Who pays for what
- How funds are divided (fairly and legally)
- And how we help you finish strong—even if things have been tense

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What Happens Between Contract and Closing

Once you're under contract, the following steps typically take place:

- **Buyer's home inspection** (and any repair negotiations)

- **Appraisal** by the buyer’s lender
- **Final loan approval** for the buyer
- **Title work** to ensure everything is clear for transfer
- **Closing disclosures and document prep**
- **Final walkthrough** by the buyer

Our job is to guide you through each of these steps and make sure nothing slips through the cracks.

Who Signs What—and How

In most Georgia closings, both sellers will need to sign final documents—even if only one of you is living in the house. The good news is:

- You don’t have to attend the same closing appointment
- You don’t even have to be in the same room (or city)
- Signatures can often be handled remotely or scheduled separately

> We’ll coordinate with your closing attorney or title company to make sure everything runs smoothly and respectfully.

Closing Costs: Who Pays for What?

Here are some of the typical expenses deducted from the sale proceeds:

- Remaining mortgage balance
- Property taxes (prorated to the closing date)
- Real estate commissions
- Title fees, attorney fees, and any agreed-upon repair credits

These costs are subtracted **before** the final net proceeds are calculated.

How the Proceeds Are Divided

This is where things get very case-specific. Generally, there are three common scenarios:

1. There’s a signed divorce agreement.

Your divorce settlement or court order spells out exactly how the proceeds should be split. In this case, the closing attorney follows that directive.

2. You’re mid-divorce with no final agreement.

The closing attorney may hold the funds in escrow until a final agreement is reached or until the court provides direction.

3. You agree on a split at closing.

If both parties are cooperative and clear on how funds should be divided, the attorney can disburse the money directly at closing as agreed.

> Pro tip: It’s best to clarify all of this *before* the closing day. We’ll coordinate with your attorneys to make sure the disbursement instructions are in place ahead of time.

Protecting Yourself Financially

Here are a few best practices:

- **Know your mortgage payoff amount** so there are no surprises
- **Verify disbursement details** before signing anything
- **Have your attorney review** the final settlement statement (HUD/ALTA form)

We’ll help you review the net sheet so you understand exactly what you’re walking away with.

When There’s Conflict at Closing

If one spouse refuses to sign, challenges the payout, or causes delays:

- The closing may be postponed
- Attorneys may need to intervene
- A court may issue an order to enforce the sale or release the funds

That’s why we work to get ahead of issues before the final day. Our goal is to keep things calm, compliant, and on schedule.

Moving On (Literally)

Once the sale is complete:

- Both parties must vacate the home per the closing agreement
- Utilities and homeowner’s insurance can be cancelled or transferred
- Final mail forwarding and address updates should be handled promptly

We can also recommend trusted movers, cleaners, and contractors if needed—just ask.

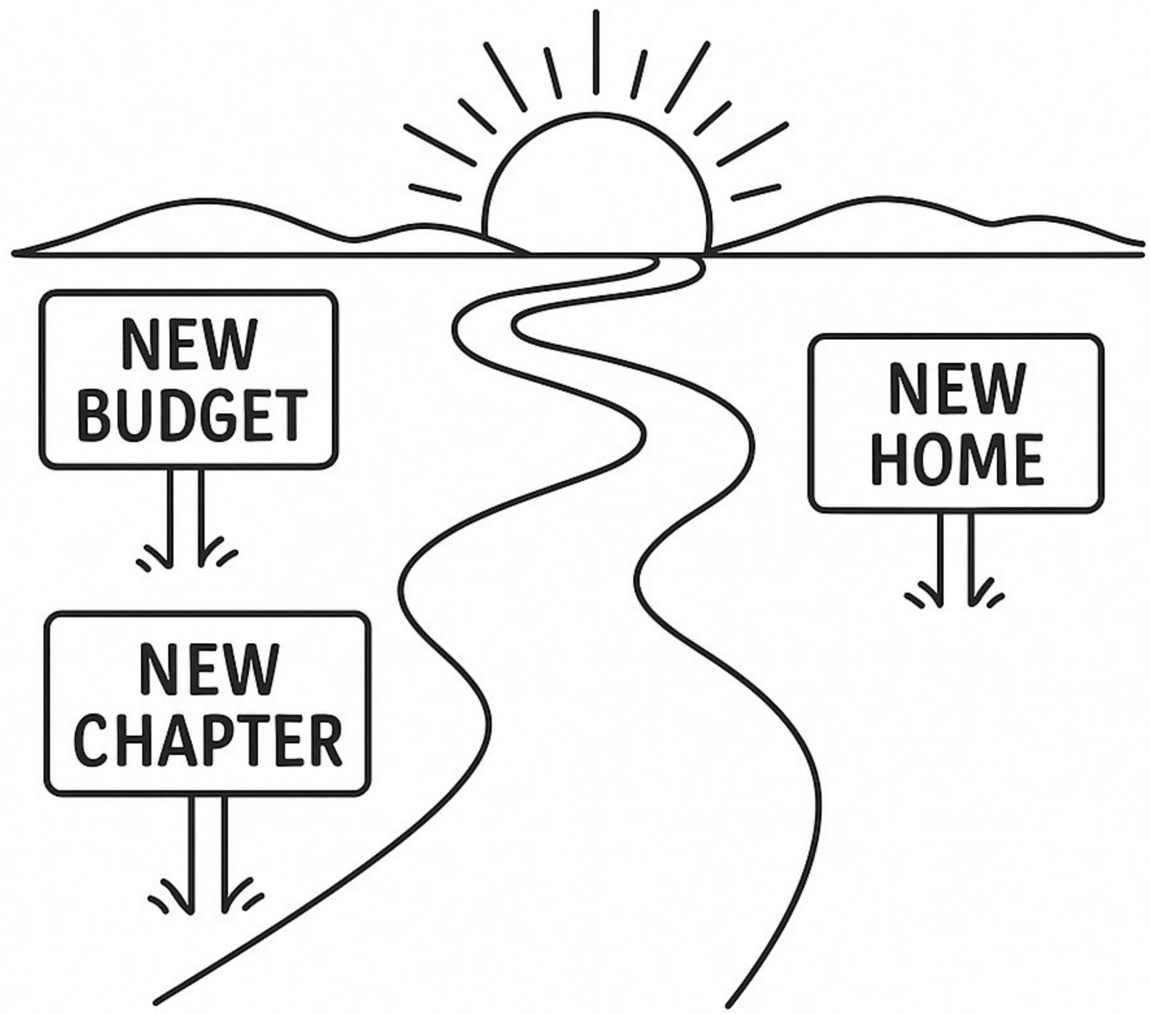
Our Final Role in the Transaction

At this point, the sale is done. But our work isn't over. We'll make sure:

- All parties receive the final paperwork
- You're connected with post-sale professionals if needed (lenders, advisors, etc.)
- We answer any last questions you have about what comes next

We're not just here for the transaction. We're here for the transition.

In the next chapter, we'll talk about life *after* the sale—what to expect emotionally and financially, and how we help our clients begin their next chapter with confidence.



Chapter 10: What Comes Next

Turning the Page—Without Rushing the Plot

Selling the home was a major milestone. Now it's time to take a breath.

This chapter isn't about making your next big move—it's about **giving yourself space to reset** and making thoughtful choices that support your future, not just your to-do list.

Financial Next Steps

Whether you're walking away with a large payout or something more modest, this is the time to:

- Create a new monthly budget based on your solo income
- Set aside cash for future housing or legal needs
- Speak with a financial advisor if you're unsure what to prioritize

This isn’t just about the next home—it’s about rebuilding your foundation.

If you’re planning to buy again soon, we can connect you with trusted local lenders who understand post-divorce lending guidelines and can help you get pre-approved with confidence.

Housing: Don’t Rush the Next Door

You may feel pressure to find “the next place” right away. But moving fast doesn’t always mean moving smart. Renting temporarily, staying with family, or simply taking time to explore new areas can relieve pressure and create better outcomes.

We can help you:

- Understand current market conditions
- Compare rent vs. buy based on your goals
- Tour homes at your own pace—no pressure

Emotional Next Steps

Letting go of the home is about more than bricks and equity. For many, it represents letting go of a shared dream—and that’s not easy.

It’s okay to feel a mix of relief, sadness, and even uncertainty. That’s all part of the reset.

But here’s the good news: this chapter is yours to write.
You’re no longer waiting for someone else to make the next move. You’re making it yourself.

We’re Still Here

This isn’t goodbye. We stay in touch with many of our clients long after the sale. Whether you need help finding your next home, understanding the market, or just want to feel supported—we’re here.

You’ve come this far with clarity and courage.
You’ve handled the hardest part.
Now it’s time to rebuild something that’s 100% yours.

Closing Thoughts: You’re Moving Forward

And You’re Not Doing It Alone

Selling your home in a divorce may have felt impossible at the start. But you did it.

You faced the emotional weight, the financial questions, and the difficult decisions.
And you didn’t just survive the process—you handled it with clarity and purpose.

We hope this book gave you the tools, structure, and confidence to take control of your situation—so you could protect your peace and plan your next chapter on your own terms.

We’re honored to have been part of your journey.

Stay Connected

We're here long after the sale—whether you're:

- Considering your next home purchase
- Renting for a season
- Or simply figuring out what’s next

Follow us for Georgia real estate insights, home tips, and updates.
And come see us at a Quarterly Client Appreciation Event.
You’ll find familiar faces, fresh ideas, and a community that understands where you’ve been—and where you’re going.

Here’s to what’s ahead:
Less stress. More clarity. And a fresh start that’s fully yours.

— Ron & Addison Corbin
The Corbin Real Estate Team