

SELLING YOUR HOME DURING DIVORCE



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Snohomish County real estate broker

22+ years of local experience

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A personal introduction

Hi, I'm Curt Simmons. I've helped Snohomish County homeowners navigate real estate decisions since 2003. Before real estate, I worked in residential and commercial construction, which gives me a practical perspective on home condition, repairs, and preparation. When a home is involved in a divorce, my role is to provide clear market information, realistic sale options, and organized communication with the appropriate parties. I coordinate the real estate process; your attorneys, lender, and tax advisers handle the legal, financing, and tax decisions.

INSIDE THIS GUIDE

Practical sale options | Valuation and pricing | A coordinated sale process | Common pitfalls | Questions to ask

01 / Start with your real estate options

Divorce does not automatically mean a home must be sold. The real estate choices generally include selling the property, one owner retaining it with an agreed buyout, or continuing shared ownership temporarily. Legal rights and permitted timing depend on agreements and court orders.

Three paths to evaluate

- Sell the home: Establish market value, expected selling costs, timing, and an agreed decision process.
- One person keeps the home: Discuss value, equity, any buyout, financing qualification, and whether the departing owner can be released from the loan.
- Retain jointly for a time: Document responsibility for payments, maintenance, access, future sale triggers, and dispute resolution through attorneys.

02 / Understand the numbers

A comparative market analysis can help estimate a likely sale range; an appraisal may be needed for a formal valuation or negotiated buyout. Equity is not the same as sale proceeds: mortgage payoff, other liens, concessions, closing costs, and preparation expenses matter.

Before choosing a strategy

- Request current mortgage and HELOC payoff information.
- Identify other liens, judgments, HOA balances, and special assessments.
- Get a realistic property valuation and a preliminary seller-net estimate.
- Speak with your lender about refinance or assumption options; neither is guaranteed.
- Have each attorney confirm how sale proceeds or buyout terms will be handled.

03 / Plan for a coordinated sale

The goal is a written working plan for pricing, access, home preparation, marketing, offer decisions, repairs, contract signatures, and closing. The broker coordinates the transaction, but does not resolve legal disagreements.

Useful decisions to make early

- Who will authorize listing and pricing changes?
- How will both parties receive the same updates and offers?
- Who pays carrying costs and approved repairs while the home is listed?
- How will showings work if a spouse or tenant occupies the home?
- What happens if the property receives an offer below the initial target?

04 / Prepare and sell

Protect the property, document condition, avoid unnecessary renovations, and agree on a clear marketing and showing plan. At closing, the escrow and title team follows valid written instructions and legal requirements for signing and proceeds.

Questions to ask Curt: What is a defensible local list-price range? What preparations are worth the cost? What could delay the listing or closing? What is the likely net after selling expenses?

Next step: Request a private, no-obligation conversation about the home, timeline, and selling options: 425-422-0563 or curt@primelistingsgroup.net.

Important: This is general real estate education, not legal, tax, or financial advice. Property rights, signing authority, and distribution of proceeds should be confirmed with the parties' Washington family law attorneys and the closing team. A divorce decree does not by itself release anyone from obligations to a mortgage lender.

Sources: Washington Courts (courts.wa.gov/forms); Washington LawHelp (washingtonlawhelp.org/en/divorce-guide). Information reviewed October 2026.