

DIVORCE HOME SALE FIRST STEPS CHECKLIST



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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

Records to gather | Property-care steps | Shared decisions | Sale readiness | Questions for your advisers

Use this checklist before making a major housing decision

Gather financial and property information, then coordinate with your attorneys about ownership, authorizations, and any applicable orders. Do not change access, remove belongings, or list a jointly owned property without proper authority.

01 / Documents and property records

- Most recent mortgage statement and information on additional loans or HELOCs.
- Deed, title or ownership records; existing purchase or refinance documents if available.
- Property tax assessment, insurance, HOA information, and utility accounts.
- Mortgage payoff information and any known liens or judgments.
- Major renovation receipts, permits, warranties, septic/well records if applicable.
- Any existing temporary orders, written agreements, or listing/sale provisions for attorney review.

02 / Protect the property

- Confirm insurance coverage remains in force; ask insurer about occupancy changes.
- Keep mortgage, taxes, utilities, and essential maintenance on the calendar.
- Document property condition with photos and a maintenance list.
- Discuss entry, keys, pets, personal items, and showing access.
- Avoid major expenses or changes to the property before authority and cost-sharing are confirmed.

03 / Decisions for both parties and attorneys

- Who has legal authority to list, accept offers, and sign closing documents?
- Is there an order affecting possession, access, sale timing, or proceeds?
- Who pays ordinary carrying costs, repairs, and preparation costs?
- How will value be established: broker market analysis, appraisal, or both?
- How will offers, counteroffers, price reductions, and repairs be approved?
- Will attorneys provide escrow with agreed instructions for proceeds?

04 / Talk with your real estate broker and lender

- Request a current comparative market analysis and seller-net estimate.
- Assess as-is versus light-preparation sale strategies.
- Ask about realistic local marketing and closing timelines.
- If considering a buyout, ask the lender about refinancing and credit qualification.
- Confirm with lender whether loan assumption or release is possible.

Notes / people to contact

My attorney / preferred contact:

Lender / loan servicer:

Target decision or listing date:

Most important open question:

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.