

# Hello + Welcome



Thank you for considering me during what can be a challenging and emotionally complex time. I created this guide to give you a clear and comprehensive understanding of the support I offer. I truly believe that when you're informed, you're empowered to make decisions that serve your future well.

Whether you're exploring divorce mortgage planning for the first time or returning for continued support, this guide is here to answer your questions, walk you through my process, and show you how I can help you navigate the financial complexities of divorce with confidence. My goal is to make each step of this journey as seamless, supportive, and insightful as possible.

I'm here to be a neutral, trusted resource—someone you can rely on to help you make sound, strategic decisions that protect your financial stability and align with your long-term goals. I look forward to walking this path with you.

*My goal is to make each step of this journey as seamless, supportive, and insightful as possible.*

# Meet Janice Nugent



Hi, I'm Janice Nugent. I began my career on Wall Street, where I built a strong foundation in financial markets that still guides my work today. For over two decades, I've combined that financial expertise with my passion for educating clients and helping individuals and families navigate the mortgage process with clarity and confidence.

As a Certified Divorce Lending Professional (CDLP®). I specialize in leading, guiding, and protecting my clients and professionals through the unique financial challenges that come with divorce. I work closely with family law attorneys, mediators, financial advisors, tax professionals and real estate agents to develop customized mortgage strategies that protect my clients' financial well-being during major life transitions.

My approach is rooted in leadership, education, and advocacy. I strive to be a trusted partner - not only for my clients but for the entire divorce team. My business continues to grow through referrals, introductions, and long-term relationships, and I remain committed to being a reliable, compassionate resource and advocate for everyone I serve.

Outside of work, I'm a proud graduate of St. Mary's College of California and live in Walnut Creek with my family. I've completed the Nike Women's Half Marathon and America's Most Beautiful Bike Ride in Lake Tahoe, raising over \$10,000 for the Leukemia and Lymphoma Society's Team in Training Program. During baseball season, I'm usually cheering on the New York Yankees. I also love volunteering my time and energy to organizations and causes that are close to my heart—and to the hearts of the families I serve.



# My Services Overview



## **STRATEGIC SOLUTIONS TAILORED TO YOUR FUTURE**

In the complex and emotionally charged landscape of divorce and real estate, my mortgage planning services are designed to provide a comprehensive, strategic solution tailored to your unique financial circumstances. Every case I handle is approached as a collaborative partnership, where your goals and future stability align with my expertise in divorce mortgage planning to create clear, informed, and empowering outcomes.

## **HERE IS A SNAPSHOT OF THE SERVICES I OFFER.**

- 1. Comprehensive Divorce Mortgage Planning**  
Personalized guidance to help clients navigate mortgage options and secure future housing solutions during and after divorce.
- 2. Real Property Cash Flow Optimization**  
Detailed analysis of rental property income to maximize cash flow and meet mortgage financing standards.
- 3. Home Equity & Equity Buy-Out Solutions**  
In-depth analysis of marital home equity with tailored financing strategies for property division and equity buy-out pre-approval.
- 4. Credit Evaluation & Debt Management**  
Strategic credit analysis with actionable steps to improve credit health and resolve joint debt obligations impacting mortgage financing.
- 5. Income Qualification & Support Income Strategies**  
Expert evaluation of employment, self-employment, and support income sources to optimize mortgage qualification and approval.
- 6. Litigation, Mediation & Expert Testimony**  
Specialized support for legal teams through litigation consulting, mediation guidance, and expert witness testimony on complex mortgage matters.

# My Services Overview



## PROCESS OVERVIEW

Comprehensive Discovery & Analysis Conduct a thorough needs assessment during the financial disclosure phase to identify the client's goals and challenges. Develop a detailed Divorce Mortgage Planning and Real Property Report that equips the client and legal team with critical insights for informed decision-making.

### - Tailored Planning & Solutions

Create strategic, executable mortgage and real estate solutions that support negotiation and settlement terms. Ensure that all proposed solutions are both legally sound and financially viable, eliminating the risk of unworkable settlement terms.

### - Collaborative Strategy Development

Partner closely with the legal team to fully understand the client's financial landscape and legal objectives. This ensures all mortgage planning strategies are aligned with legal requirements and the client's financial readiness.

### - Seamless Execution & Compliance

Implement the finalized mortgage strategy in alignment with the settlement agreement and court orders. Oversee the closing process to ensure all financial actions are completed accurately and efficiently, securing the client's financial future.

# Essential Planning



**\$1025** (*Scope of Work: 5 Hours*)

This flat fee includes the following services:

- **Initial Consultation**

30–45-minute introductory meeting to assess your needs.

- **Document Collection & Organization**

30 minutes dedicated to gathering and organizing essential financial documents.

- **Data Entry & Financial Analysis**

Up to 3 hours of in-depth data input and financial assessment.

- **Divorce Mortgage Planning Report (Lite) Presentation**

30-minute Clear, actionable review of your customized mortgage strategy and discussion of your personalized report.

- **Ongoing Communication**

Up to 1 hour of email and phone correspondence for continued support and clarification.

# Strategic Planning



**\$1,300** (*Scope of Work: 6.5 Hours*)

This flat fee includes the following services:

- **Initial Consultation:** 30–45-minute introductory meeting to assess your needs.
- **Document Collection & Organization**  
30 minutes dedicated to gathering and organizing essential financial documents.
- **Data Entry & Financial Analysis**  
Up to 3 hours of in-depth data input and financial assessment.
- **Divorce Mortgage Planning Report (Lite) Presentation**  
30-minute Clear, actionable review of your customized mortgage strategy and discussion of your personalized report.
- **Professional Consultations with Client/Attorney/Mediator/Financial Advisor**  
1 hour of collaborative discussions with your attorney, mediator, or financial team to align strategies.
- **Ongoing Communication:**  
1 hour of continued email and phone support to address questions and provide updates.

# Comprehensive Planning



**\$1,750 - \$2,290** (*Scope of Work: 9-12 Hours*)

This flat fee includes the following services:

- **Initial Consultation (30–45 minutes):** A focused session to assess your financial situation and housing goals.
- **Document Collection & Organization (1 hour):** Efficient gathering and organization of all necessary financial documents.
- **Data Entry & In-Depth Analysis (Up to 6 hours)**  
Detailed financial analysis to develop strategic mortgage and real estate solutions.
- **Divorce Mortgage Planning & Real Property Report with Tax Implication Analysis**  
A comprehensive report outlining mortgage strategies, property division, and potential tax impacts.
- **Report Presentation (60–90 minutes)**  
A thorough review and discussion of Divorce Mortgage Planning Report to ensure clarity and understanding.
- **Report Updates (As Needed):** Revisions and updates to the DMPR as circumstances or negotiations evolve.
- **Professional Consultations (2 hours)**  
Direct collaboration with your attorney, mediator, or financial team to align strategies and support case progress.
- **Ongoing Communication (2 hours)**  
Continued support through email and phone correspondence to address questions and provide guidance.

# Loan Assumption Facilitation & Divorce Mortgage Planning



**\$1,570** (*Scope of Work: 8 Hours*)

Navigating the loan assumption process during divorce requires careful financial planning and adherence to strict lender guidelines. A loan assumption allows one spouse to take over the existing mortgage while removing the other from liability. However, even for a qualified assumption, the prospective borrower must still meet the lender's financial requirements and obtain approval.

This specialized service provides strategic divorce mortgage planning and hands-on assistance in preparing for a successful loan assumption application.

This flat fee includes the following services:

- **Divorce Mortgage Planning**

Ensuring that the financial details of the divorce settlement align with mortgage qualification requirements.

# Loan Assumption Facilitation & Divorce Mortgage Planning (*continued*)



- **Document Preparation & Guidance**

Assisting in gathering, organizing, and submitting the necessary financial and legal documentation to the mortgage servicer.

- **Financial Qualification Strategy**

Reviewing income, debt, and assets to assess eligibility and address potential qualification challenges.

- **Understanding Lender Requirements**

Educating you on the assumption process, lender expectations, and steps involved in obtaining approval.

- **Collaboration with Your Divorce Team**

Coordinating with attorneys, financial professionals, and real estate experts to ensure a smooth transition.

# Important Disclosures:



## No Guarantee of Approval:

Mortgage assumption approval is at the sole discretion of the lender, based on their underwriting guidelines and creditworthiness assessments.

By leveraging the expertise of a Certified Divorce Lending Professional (CDLP®), you gain critical insights and support to navigate this complex process with confidence.

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# Additional Services and Litigation Support



## **Divorce Mortgage Planning Consultation & Litigation Support** (*PRICE: \$250 / Hour*)

Comprehensive guidance through all stages of divorce—pre-divorce planning, settlement and negotiation, and post-divorce planning. Services include strategic mortgage financing solutions for equity buyouts, refinancing, and home purchases, along with expert consulting and litigation support for attorneys and clients through financial analysis, document review, and case strategy development.

## **Mediation & Collaborative Support** (*PRICE: \$250 / Hour*)

Providing additional support during mediation and the collaborative process when mortgage financing is needed.

## **Expert Witness Reports & Testimony** (*PRICE: \$250 / Hour*)

Serves as an expert witness, providing invaluable insights and testimony on mortgage matters during divorce proceedings, offering a specialized perspective.

# Additional Services and Litigation Support



- **Home Equity Analysis and Equity Buy-Out Pre-Approval**

Assessing the equity in marital properties and advising on how to handle property division to mortgage opportunities.

- **Employment & Support Income Analysis**

Determining what income sources are considered qualifying income and identifying strategies for new income sources needed for mortgage approval, including self-employment, support income, business income, etc.

- **Real Property Cash Flow Analysis**

Calculates cash flow from rental properties to facilitate mortgage financing to meet the standards of secondary investors.

- **Residential Loan Origination**

Advising on purchase and refinance options, especially when one party retains the marital home, and facilitating the necessary financial arrangements.

- **Credit Analysis and Repair Consultation**

Evaluating credit profiles, providing guidance on improving credit, and addressing issues related to joint debts and mortgages.

- **Reverse Mortgage Planning**

Utilizes reverse mortgage planning to strategically address financial needs for seniors, offering solutions that optimize home equity.

# Contact Me



## **JANICE NUGENT**

Certified Divorce Lending Professional (CDLP®)

**Phone:** 925-683-0787

**Email:** [Janice@JaniceNugent.com](mailto:Janice@JaniceNugent.com)

**Website:** [JaniceNugent.com](http://JaniceNugent.com)

