

Meet Janice Nugent



helping you find your true north

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 Mortgage Planning Specialist (CMPS®)**, I work with homeowners, first-time buyers, real estate investors, financial advisors and tax professionals to create strategic mortgage, cash flow, and home equity solutions that support long-term financial freedom and generational wealth.

In addition to mortgage planning, I'm also a **Certified Divorce Lending Professional (CDLP®)**. I specialize in guiding 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.



Mortgage Planning

WHO I HELP

- **Homebuyers:** From first-time buyers to seasoned movers, I help clients navigate the process and choose the right loan.
- **Refinancing:** Whether lowering payments, shortening loan terms, or accessing cash, I guide clients to make smart decisions.
- **Real Estate Investors:** I provide financing strategies that align with investment goals and support portfolio growth.
- **Self-Employed Borrowers:** I know how to present complex income in a way lenders will accept.
- **Retirees & Senior:** I offer options like reverse mortgages or equity strategies to provide flexibility.
- **Debt Consolidation:** I help clients use their home's equity to reduce overall debt and improve monthly cash flow.

HOW I HELP

- **Clarity in a Complex Process:** I break down complicated options into simple, actionable choices so clients feel confident.
- **Strategic Guidance:** I look beyond rates and payments to help clients choose financing that aligns with their lifestyle, goals, and long-term financial picture.
- **Collaborative Approach:** I ensure everyone is aligned to protect the client's best interests.
- **Customized Loan Structuring:** I specialize in creative solutions, especially when income, credit, or timelines are complex.
- **Financial Relief Through Equity:** I use tools like cash-out refinancing or reverse mortgages to ease monthly obligations.
- **Peace of Mind During Life Transitions:** I provide a steady hand and smart solutions to support life's biggest changes.
- **Forward-Thinking Planning:** I help clients plan for what's next—setting them up for long-term success, wealth building, and flexibility.

HOW TO INTRODUCE ME TO AS A CMPS®

"I know a mortgage professional who specializes in strategic mortgage planning. Janice helps clients make smart financing decisions that align with their long-term financial goals. She partners with financial advisors, real estate professionals, and tax professionals to create customized solutions that support wealth building, cash flow management, and overall financial well-being."

Divorce Mortgage Planning

WHO I HELP

I specialize in working with individuals and professionals who need mortgage planning guidance during a divorce:

- Individuals navigating divorce and homeownership decisions
- Family law attorneys, tax professionals, financial planners, mediators supporting their clients
- Realtors assisting divorcing homeowners with sales or purchases
- Clients who need solutions for equity buyouts, refinancing, assumptions or post-divorce home purchases

HOW I HELP

- Review mortgage options before, during, and after divorce
- Structure equity buyout solutions
- Analyze income qualification using alimony, child support, and other income
- Help avoid common lending mistakes that can delay or deny approval
- Collaborate with the full divorce team to protect financial stability

HOW TO INTRODUCE ME TO AS A CDLP®

"I know a mortgage professional who specializes in helping divorcing clients navigate the complex world of mortgage financing and property division. Janice partners with attorneys, tax professionals, financial advisors, and real estate professionals to keep the financial side of the divorce process on track."

Who Do You Know

helping you find your true north

CATEGORIES					
Professionals		Divorce Professionals	Consumers	Divorcing Families	Trade Professionals
PARTNERS	Financial Advisors	Certified Divorce Financial Analysts (CDFA)	First Time Home & Investment Property Buyers	Equity Buy Out Scenarios	Contractors
	Financial Planners (CFP)			Loan Assumption Scenarios	Roofers
	Tax Professionals	Certified Divorce Real Estate Expert (CDRE)	Second Home Buyers	Case Strategy Development	Solar Installation
	Estate Planning Attorneys	Family Law Attorney	Upsizing or Downsizing Buyers	Financial Analysis	Painters
	Real Estate Agents	Mediators	Cash Out Property Owners	Structured Support with Collaborative Experts	Landscapers
	Insurance Brokers (Property & Casualty)	Marriage & Family Therapists	Debt Consolidation	Litigation Consulting	Tree Services
	Property Managers	Collaborative Divorce Professionals	Home Equity Loans/ Lines of Credit	Mediation Guidance	Electricians
			Remodeling Owners	Expert Witness Testimony	Plumbers
			Accessory Dwelling Unit options (ADU)		Handy Person

Contact Me



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