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## **Certified Divorce Lending Professionals in High Demand**

St. Petersburg, FL – Ryan Speltz of Southwest Funding has just completed training and is now a Certified Divorce Lending Professional (CDLP).

Divorce Lending Professionals are residential mortgage professionals specializing in working with divorcing clients and other divorcing professionals such as family law attorneys and financial planners. They are trained in the legal and tax aspects of the divorce process as it relates to real estate and mortgage financing. This specific training allows them to help their divorcing clients and their professional divorce teams recognize potential obstacles and opportunities related to real estate and mortgage financing helping to set clients up for success post decree.

For example, most mortgage professionals don't know that, in some circumstances, support payments (excluding child support) can be considered negative income rather than a liability which helps to reduce debt to income ratios or that the division of equity must be determined in the Homestead section of the divorce settlement agreement in order for a refinance not to be considered a cash out refinance resulting in higher interest rates and tighter loan to value restrictions.

Since divorcing couples comprise a large portion of the real estate market, Divorce Lending Professionals are a new and growing trend in the mortgage industry. Sadly, over 50% of all marriages end in divorce however, those numbers are decreasing. In over 70% of those cases, the parties involved are either buying a house, selling a house, or both. A Divorce Lending Professional who understands the special problems and laws that govern the dissolution of marriage can be a great asset at a very difficult time to both the divorcing client and the professional divorce team.

### **Who We Are**

Founded in 2014, the Divorce Lending Institute provides education and training to mortgage professionals working in the divorce market through very comprehensive certification programs, educational webinars and a business building platform.

Our mission is to ensure that divorcing clients are provided with expert advice with their mortgage financing and real estate options, in an effort to avoid hurdles or identify opportunities as they relate to family and real estate law, tax rules, mortgage financing and real estate during divorce.

For more information, see:

[www.DivorceLendingInstitute.com](http://www.DivorceLendingInstitute.com)



**Divorce Lending Institute**

