

PETER & VICKY ROYSTER
REALTOR®

(713) 805-6247

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LETTER FROM US.

If you're holding this guide, you're likely walking through a season you didn't plan for.

Divorce brings hard conversations, important financial decisions, and a lot of moving pieces. When a home is involved, it can feel even heavier. The house isn't just property — it holds memories, routines, and a chapter of your life.

We want you to know something upfront: this process can be handled with clarity and structure.

Over the years, we've helped many couples successfully navigate the sale of their home during divorce. We've seen what works, what causes unnecessary stress, and how easily things can become more complicated than they need to be. We've also lived through divorce ourselves, which gives us a personal understanding of the emotional and practical weight involved.

That perspective shapes how we approach every divorce-related sale.

Our role is not to take sides. Our role is to guide. We focus on keeping communication professional, decisions informed, and the process steady from start to finish. We believe the sale of a home during divorce should be fair, efficient, and handled with discretion.

This guide was created to give you a roadmap — clear steps, important considerations, and practical advice to help you move forward confidently.

Divorce is a chapter. It does not define the whole story.

-Peter & Vicky



AN UNBIASED AGENT

THREE KEY POINTS HOW WE CAN HELP

Selling your home during a divorce can feel like a lot to juggle. With choices around repairs, costs, profit splits, and sometimes attorneys, you need to move through this carefully and with solid guidance you can trust.

Divorce brings enough tough decisions on its own, and adding a home sale can raise the pressure even more. That's where we come in — helping keep the process fair, communication clear, and everything moving in the right direction.

Experienced agents, like us, can help:

- Secure the Best Offer: We'll market your home with intention and negotiate hard so you land the strongest, most qualified offer.
- Manage the Process with Sensitivity: With the right approach, we help keep communication steady and both sides aligned.
- Simplify the Transaction: We take on the details so you can focus on the next step without losing your mind in paperwork.

This may not be a season for celebrating, but this is where having us beside you matters most. We help navigate the messy parts, keep emotions from driving decisions, and guide the process toward a fair, steady outcome for everyone involved.

**A real estate agent is not an attorney, CPA, or financial advisor.*
Legal and tax decisions — including capital gains — should absolutely involve the right professionals.



THE HOME: WHAT COMES NEXT

FOUR KEY QUESTIONS TO ADDRESS ABOUT THE FAMILY HOME

When you're sorting out the family home during a divorce, these are the big questions that matter most:

1

Will the Property Be Sold, and If So, When?

Figuring out whether the home should be sold is usually the first call. If selling makes sense, you'll also need to land on the timing.

2

Who Will Stay in the Home Until It's Sold?

If you decide to list the home, you'll want to settle on which spouse will remain there while the sale and showings take place.

3

Who Will Cover the Costs While the Home Is Still Owned?

You'll need an agreement on how the mortgage, upkeep, and every home-related expense gets handled during this stretch.

4

If One Spouse Keeps the Home, How Will It Be Arranged?

If one spouse wants the home in the settlement, you'll need to work out the details — things like refinancing or a buyout of the other spouse's share.

Texas is a community property state — your attorney will confirm exactly how that applies in your situation.



SELLING YOUR HOME DURING A DIVORCE

3 FACTORS TO KEEP IN MIND AS YOU PREPARE TO SELL YOUR HOME:

1. Keep the Home Furnished or Staged

No matter who stays in the home—or if both of you have already moved out—keeping it furnished or professionally staged makes a real impact. Staged homes:

- Sell quicker.
- Often bring in higher offers.

Staging can be expensive, and it isn't always necessary. Our focus is on helping you decide what makes sense for your home and situation. We guide you on smart, cost-effective ways to present your home well and clearly explain how we'll market and showcase it to attract the right buyers.

2. Let Us Handle the Sale—Bring Attorneys In Only When Needed

Divorce already comes with enough legal costs, so it's important to use your attorney's time where it truly matters. We handle the entire home-selling process — pricing, marketing, showings, and negotiations — so attorneys aren't pulled into routine conversations that don't require them.

Every unnecessary email or call to an attorney can add up fast. Save their involvement for legal and financial decisions tied to your divorce agreement, and let us manage the sale from start to finish with clarity and care.

3. Stay Calm and Focused During the Process

Divorce can crank emotions up quickly, and those emotions can sometimes make the home-selling process harder than it needs to be. We understand this firsthand — not only because we've helped many couples navigate home sales during divorce, but because we've both been through it ourselves. That perspective matters.

Our role is to step in as a steady, neutral guide and keep things fair and focused for both sides.

We work to:

- **Keep the process moving forward.**
- **Keep communication calm, clear, and professional.**
- **Get everyone to the closing table with as little added stress as possible.**

Leaning on our experience helps lower the pressure and keeps the focus on what comes next — not just what's happening now.

Selling a home during a divorce can feel overwhelming, but with the right support, it becomes far more manageable. We walk you through each step, take on the heavy lifting, and make sure the process stays balanced and fair for everyone involved.

If you're ready to explore your options, we're here to help. With the right guidance and a steady hand, you can move forward with confidence and start focusing on the next chapter ahead.



PROTECT YOUR CREDIT DURING A DIVORCE

THREE KEY STEPS TO PROTECT YOUR CREDIT WHILE NAVIGATING A DIVORCE:

1. Understand That Creditors Do Not Honor Divorce Decrees

A common misunderstanding is thinking creditors will follow what's written in your divorce decree. They don't. Even if the decree says your ex must handle a specific debt, lenders don't recognize that deal — they still view both of you as responsible.

If your ex makes a late payment on a joint account or skips one completely, it can still land on your credit report as long as your name is tied to it. The lender expects both borrowers to pay the debt as agreed, no matter what the divorce paperwork says.

What You Can Do:

- Keep a close eye on any joint accounts.
- Work to remove your name from shared debts as quickly as possible.

Important Note: *This guide offers helpful direction, but it's not a replacement for legal or financial advice. Make sure to talk with an attorney or financial pro for guidance that fits your situation.*

2. Know the Difference Between Account Roles

Understanding whether you're an account holder, an authorized user, or a joint owner is key when you're reviewing your credit:

- Account Holder: You alone are responsible for the balance.
- Joint Account Owner: You and your ex share equal responsibility.
- Authorized User: You can use the account, but you're not on the hook for repayment.

To protect your credit, pull a full report from all three major bureaus and look at every account. Then call each creditor to confirm your exact role. After that, take these steps:

- For Joint Accounts: Pay them off and close them if you can to avoid fights or missed payments.
- For Credit Cards in Your Name: Remove your ex as an authorized user.

Doing this keeps you responsible only for your own financial obligations going forward.

3. Stay in Communication with Your Creditors

You'll want to keep the lines open with creditors through this whole process. Here's what to do:

- Update Your Address: Make sure every creditor has your current mailing address so nothing slips through the cracks.
- Discuss Account Adjustments: Ask creditors to take your ex off as an authorized user when it applies.
- Freeze Your Credit: Contact Equifax, Experian, and TransUnion to freeze your credit. This blocks a vindictive ex from opening new accounts in your name.



WHAT'S NEXT AFTER SELLING YOUR HOME

THREE KEY STEPS TO PREPARE FOR THE NEXT CHAPTER OF YOUR LIFE AFTER SELLING:

1. Understand Your Seller Net Proceeds

Once you've decided to sell the home, it's important to clearly understand how the money from the sale will be handled.

When you work with us, we'll walk you through:

- Your true estimated net proceeds (what's left after the mortgage, fees, and closing costs).
- How those proceeds will be divided between you and your ex, based on your divorce agreement.
- When your portion of the funds will actually be released after closing.



Selling a home during divorce can raise tax questions that a standard sale doesn't — including how the timing of your sale relative to your divorce being finalized may affect what exclusions each of you can claim.

This is exactly the kind of question a CPA should answer before the home goes under contract, not after closing. We can help you get in front of it early.

Having this clarity upfront gives you a much stronger understanding of your financial footing as you move into the next stage.

2. Decide Whether to Buy or Rent

Once you have a good idea of what you'll receive from the sale, decide whether you want to:

- Purchase a new home right away.
- Rent for a while before jumping back into buying.

No matter which direction you take, build a budget that reflects your new financial reality. Make sure it includes all income sources, such as:

- Your current wages or salary.
- Any alimony or child support you receive (if it applies).

Your budget will show you what's truly affordable and give you clarity as you move forward.

3. Get Pre-Approved for a New Home Purchase

If you choose to buy another home, getting pre-approved with a lender is a must. Here's what to expect:

- Documentation Requirements: You'll need to provide income proof, asset details, and your divorce decree. If alimony or child support will help you qualify, the decree must show the terms of those payments.
- Timing for Support Income: Lenders usually want to see at least 6 months of received payments and proof they'll continue for a minimum of 3 years after closing.
- Lending Guidelines: Rules shift often, so talk with a lender about your exact situation to confirm what you qualify for and when you can move forward.

By taking these three steps, you'll create a solid plan for your next move and step into the future with confidence. Planning ahead cuts the uncertainty and helps you focus on building the next chapter of your life.



CHOOSING THE RIGHT AGENT DURING A DIVORCE

HOW DO YOU CHOOSE THE RIGHT AGENT TO REPRESENT BOTH PARTIES' INTERESTS FAIRLY?

Think of Us as Your Real Estate Mediators

In divorce mediation, a neutral third party helps both spouses work through decisions without taking sides. That's exactly how we approach a home sale during a divorce. Our role is to act as a steady, neutral guide — keeping both parties represented fairly and the transaction moving forward without added tension.

We've helped many couples navigate home sales during divorce, and because we've both been through divorce ourselves, we understand the emotional and logistical layers involved. That perspective allows us to stay focused, fair, and calm when things feel anything but.

Why Clients Choose Us During a Divorce Sale

Experience Comes First

This isn't the time to hire a friend or family member. Divorce-related home sales require experience, neutrality, and the ability to manage complex situations.

Clients choose us because we are:

- Experienced in selling homes during divorce.
- Comfortable navigating emotional and logistical challenges.
- Deeply knowledgeable about the local market and prepared to price, market, and sell your home efficiently.

CHOOSING THE RIGHT AGENT DURING A DIVORCE

We Welcome the Interview Process

We encourage you to interview multiple agents. Ask the tough questions. When clients choose us, it's because we can clearly explain how we've handled divorce sales, how we stay fair to both sides, and how we keep high-stress situations from derailing the transaction.

Neutral, Professional, and Focused

Our job is not to referee personal conflicts. Our job is to sell the home. We stay neutral and professional by:

- Avoiding emotional disputes or personal back-and-forth.
- Keeping the focus on the sale, not the conflict behind it.
- Identifying potential issues early and addressing them before they slow progress.

Fair, Yet Firm When It Matters

Divorce adds weight to every decision. We keep the process moving by:

- Maintaining fairness for both parties.
- Pushing for a smooth, efficient transaction without letting emotions control negotiations.
- Protecting your privacy, motivations, and financial position throughout the sale.

Even in the best circumstances, selling a home can be stressful. Divorce only amplifies that. Working with experienced agents who understand divorce-related home sales helps keep the process steady, fair, and manageable.
When you work with us, you can expect:

- Equal protection of both parties' interests.
- Negotiations focused on the best possible outcome.
- A discreet, professional process that respects your privacy every step of the way.



WHAT TO GATHER BEFORE OUR FIRST CONVERSATION

Divorce moves faster when the right information is already in hand. You do not need everything figured out — you do not need a resolved settlement, a firm timeline, or even full agreement between both parties. You just need a starting point.

The categories below cover what we typically ask for in a first conversation. If you are missing something, that is completely normal. We will help you track it down.

1 Financial Documents

These help us understand the numbers before we talk strategy.

✓ Current mortgage statement
✓ Most recent property tax statement
✓ HOA statement, if applicable
✓ List of any accounts tied directly to the home (joint or individual)
✓ Homeowners insurance policy information
✓ Any existing liens or judgments tied to the property

2 Legal Coordination

We are not your attorney, but knowing where things stand helps us stay aligned with your legal process.

✓ Attorney contact information, if you have retained one
✓ Any language in your settlement or filing that references the home
✓ A target timeline from your attorney, if one exists
✓ Whether both parties are required to agree on major decisions (listing price, offers, repairs)

WHAT TO GATHER BEFORE OUR FIRST CONVERSATION

3

Property Details

The more we know upfront, the fewer surprises later.

✓ Notes on any recent repairs, renovations, or known issues
✓ Who currently has access to the home
✓ Keys, garage remotes, or gate codes we may need
✓ Any current tenants, if the property is leased

4

Occupancy & Access

This shapes how showings and communication will work.

✓ Who is currently living in the home
✓ Whether both parties will need showing notifications
✓ Preferred contact method during the sale (email, text, through attorneys)
✓ Any scheduling restrictions we should know about

5

Your Priorities

There is no universally "right" answer here — just clarity on what matters most to you.

✓ Sell quickly, or maximize price?
✓ Comfort level with showings while someone still lives there
✓ Any dates driving the timeline — school year, custody schedule, or a court deadline
✓ Anything you want kept private from the other party's side, within reason

Bring what you have. We will help you fill in the rest.

You do not need to have every document ready before reaching out. Most people start this process with partial information and a lot of questions — that is exactly what this first conversation is for.

MOVING FORWARD WITH CLARITY & CONFIDENCE

If you've made it this far, you understand that selling a home during a divorce is different. It's not just a transaction. It's financial, emotional, and deeply personal, and it requires structure, neutrality, and steady guidance.

That's where we step in.

We approach divorce sales with care and intention. We understand the legal considerations, the financial impact, and the emotional weight behind the decisions being made.

Having both been through divorce ourselves and having helped many couples successfully navigate this transition, we bring real experience and perspective to the table.

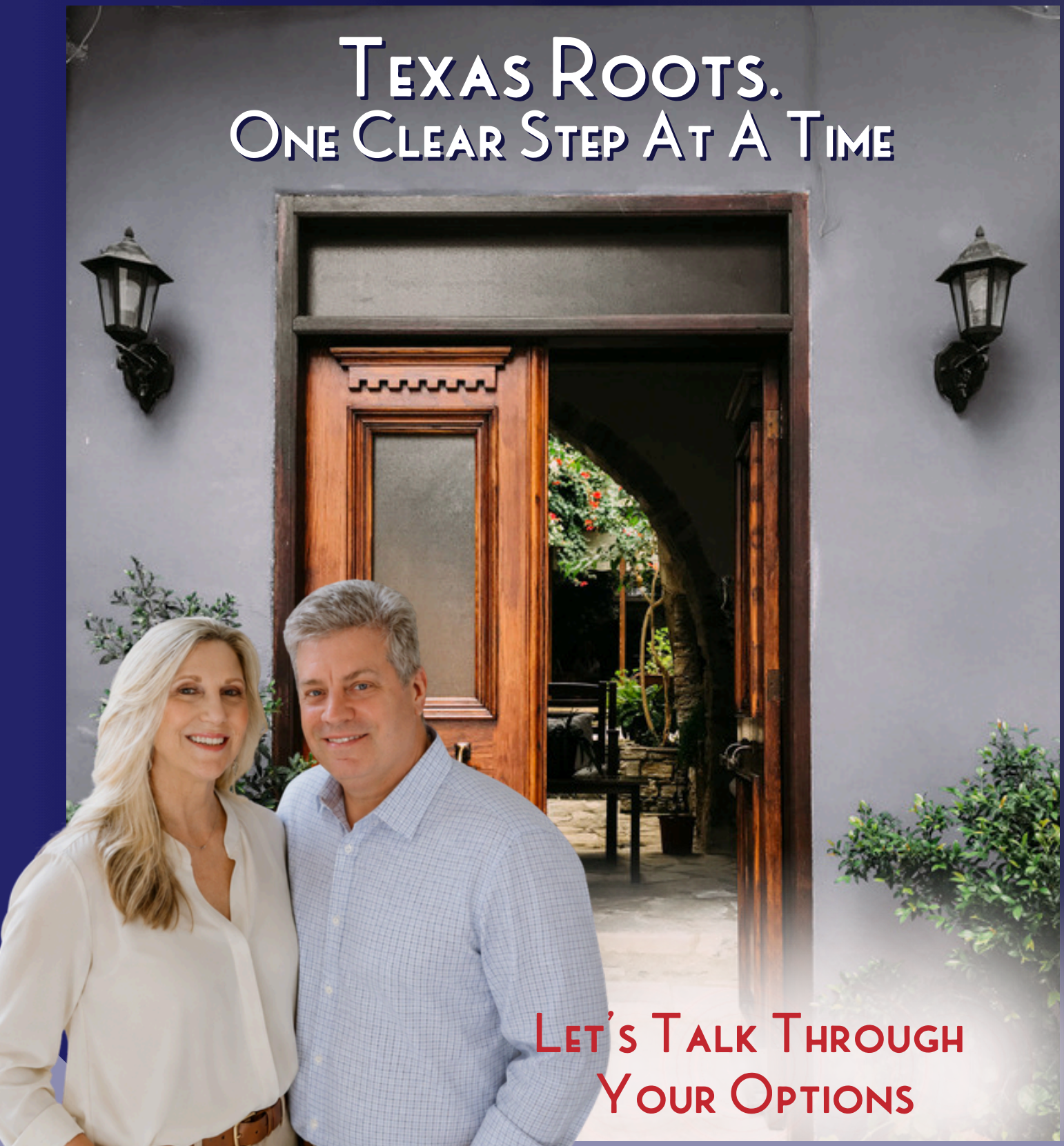
You will find experienced guidance, thoughtful communication, and steady leadership from start to finish. We keep the process fair, manage communication professionally, and handle every detail with discretion. From pricing through closing, we protect your privacy and ensure the sale remains balanced, efficient, and on track.

Divorce is a chapter — not the whole story.

When it's time to sell, you deserve representation that understands the complexity of the situation and safeguards your interests at every step. We are prepared to do exactly that.

If you're ready to move forward, we're here to help you do so with clarity, confidence, and a clear plan.

Texas Roots.
One Clear Step At A Time



Let's Talk Through Your Options

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