# **Experience to Work for You!**

Real Estate

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## **ASK THE PROFESSIONAL**







# Sue Jones on Real Estate

Sue Jones is a REALTOR as well as Owner/Partner of Keller Williams Real Estate, Doylestown Office.

Experience: Sue's experience spans over 30 years, providing professional help to both buyers and sellers in our local market.

Designations/Memberships: Holding the coveted GRI designation - Graduate of the Realtor Institute; Memberships in the National, Pennsylvania and Bucks County Association of Realtors.

<u>Education</u>: Sue feels that ongoing "fine tuning" of the ever-changing regulations, laws and procedures that guide the professional REALTOR to properly represent the public and which shape the Real Estate Industry are of the utmost importance, and this is her pledge and commitment.

Why Real Estate as a Career?" When asked "What made you choose Real Estate as a career?" Sue answered "I wanted to be in a helping field and decided that Real Estate offered that, helping people with their most important investment."

By: Sue Jones Owner/Partner KELLER WILLIAMS Real Estate

#### Real Estate Advice: When Spouses Divorce

Q. Sue, I am going through a divorce. Do you have any advice regarding our home?

**A.** The following advice is supplied to me by a Certified Divorce Financial Analyst, as common errors people make:

# 1. Not listing the real estate in the Summons and Petition.

Result: This might prevent you from getting a divorce, might prevent you from selling the property until you go back to court to amend and correct the decree, might result in your spouse getting more of a share of that property, and other problems.

2. Not using the correct "legal description" for the property or using the street address instead of the legal description.

Result: These are not Enforceable.

3. Having verbal or written "side" agreements about the property that are not part of the divorce decree.

Result: These are not enforceable, and, if your exspouse changes his or her mind, you are out of luck.

 Assuming you are not responsible for the mortgage because your ex-spouse was awarded the house.

Result: The court cannot order the lender to take

your name off the mortgage. Being on the mortgage is between you and the lender. Having your name on the mortgage for a house awarded to your ex-spouse may prevent you from qualifying for another mortgage. If your spouse fails to make payments on the mortgage, the lender may try to collect from you.

#### Deeding the property between spouses before the divorce is final.

Result: Some people think that, if their spouse is not listed on the deed for the property, the property does not need to be part of the divorce proceedings. There are two mistakes here. First, all real estate is part of the divorce proceedings, even if the deed is in only one name. Second, a deed between spouses during the marriage is not effective. Under the law, a spouse has a "marital interest" in all real estate owned by the other spouse. You cannot deed away that marital interest while still married to each other.

Email me your questions: Sue@SueJones.com

### **Testimonial**Thank You Sue

Dear Sue

We want to tell you how much we appreciated all the work you put into making this sale go through! Both Joel and I know how dedicated you are and you are a perfectionist, which we love! I am so happy we have met you, let alone, doing business with you. - Cheryl and Joel

### 30+ years experience bringing Buyers and Sellers together.

Choose Experience in 2023 .... View my Successes at SueJones.com

### THE LEXINGTON





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Floor Plan, Additional Photos/Details at www.107HomesteadLane.com

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- 2,960 SQ.FT.
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