

# 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.

**Education:** 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

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### Real Estate Advice: When Spouses Divorce

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

**A.** Yes, I do. The following advice was supplied to me by a certified divorce financial analyst, who was able to provide me with the following advice about 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:** You may have to amend the divorce decree before you can refinance or sell the property.

#### 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 ex-spouse changes his or her mind, you are out of luck.

#### 4. 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.

#### 5. 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**

**Or mail them to:**

**Keller Williams Real Estate  
Doylestown Commerce Center  
2003 S. Main Street, Suite 108  
Doylestown, PA 18901**

**ATTN: Sue Jones**

#### Testimonial

Dear Sue,  
You were amazing in your help, focus and guidance in our purchase of our wonderful home in the Borough. No detail escaped your gaze.

M and I

## SUE JONES REALTOR, GRI Owner/Partner

*'I have 30+ years experience  
bringing Buyers and Sellers together'*  
**Featured Listing**



**32 Bridge Street, Doylestown Borough  
\$832,000**

Additional Photos/Details & Video at [www.32BridgeStreet.com](http://www.32BridgeStreet.com)

- Victorian Beauty, Sidewalk Connected, Walk to Everything!
- Custom Kitchen, Granite/SS/Wolf Range, 12' Bar + Breakfast Area
- 4 Bedroom, 2.5 Bath, Includes Master Suite with Walk-In Closet
- Formal Dining Room, Office, Family Room with Fireplace
- Deep Front Porch + Private Rear Deck + Detached 2 Car Garage
- Daylight Walk-Out Basement
- Enclosed Rear Garden/Yard, Professional Landscaping

Call Sue Direct for Your Private Preview: 215.262.4422

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