

Keeping the Home: Refinance and Buyout Checklist

Questions and steps to work through, with your attorney and lender, if one spouse keeps the home.

Understand the numbers

- ☐ Ask an agent for a market value estimate, or order an appraisal.
- ☐ Collect the loan statement, property tax bill, insurance and association papers.
- ☐ Work out the equity, and ask your attorney how it is to be divided.

Can you keep it?

- ☐ Talk to a lender about refinancing in your name alone.
- ☐ Budget the full monthly cost on one income: loan, tax, insurance, utilities and upkeep.
- ☐ Ask your attorney who is responsible for the current loan until the refinance closes.

Tax and property

- ☐ Ask a tax advisor how the transfer between spouses is treated for property tax and for income tax basis.
 - ☐ Ask the county for the permit history and check for unpermitted work before an appraisal.
 - ☐ Plan a repair fund so a big repair does not become a crisis.
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Preferred lender: Point Mortgage Corporation (NMLS #231073), (619) 475-4095. You are always free to choose any lender you like.

General information for orientation, prepared October 2026. It is not legal, tax or financial advice, and rules and forms change. Confirm details with your lender, the county, an attorney or tax professional and your agent.