



Divorce Essentials: *The Ultimate Guide to a Successful Split*

TAMI WOLLENSAK CDLP®, SENIOR MORTGAGE LENDER

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Benefits of Divorce Mediation:

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Overall, divorce mediation can provide a less stressful, less costly, and more effective way for couples to end their marriage and move on with their lives. Here are a few reasons why Lesa recommends pursuing mediation.

♥ COST- EFFECTIVE

Mediation is often less expensive than going to court, as couples can avoid costly litigation fees.

♥ CONFIDENTIAL

Mediation sessions are confidential, which can encourage couples to speak freely and openly without fear of damaging their case in court.

♥ EMPOWERING

Mediation allows couples to have more control over the outcome of their divorce, rather than leaving it in the hands of a judge.

♥ CHILD-FOCUSED

Mediation places the best interests of any children involved at the forefront of decision-making, and can help parents establish a more effective co-parenting relationship.

♥ FASTER PROCESS

Mediation can be completed much more quickly than a court proceeding, which can drag on for months or even years.

♥ LESS ADVERSARIAL

Mediation is a collaborative process that encourages open communication and problem-solving, which can reduce animosity and conflict between divorcing couples.

♥ BETTER COMPLIANCE

Because couples have more control over the outcome of their divorce through mediation, they are often more likely to comply with the terms of their agreement, reducing the likelihood of future conflicts and litigation.

5 Tools to Stay Emotionally Healthy

Going through a divorce is emotionally exhausting. Here are some tips that will help you get through.

♥ MEDITATION

Meditation reduces stress and helps you sleep better.

♥ TALK THERAPY

This can be with a trusted friend, therapist or coach.

♥ EAT HEALTHY

You don't need to be perfect. You know what fuels your body; eat more of that.

♥ SLEEP

We all keep hearing about needing our sleep. It matters!

♥ EXERCISE

This basically means move your body. It does not have to be hard.

🎙️ LISTEN

For more tips, listen to [Well Being Through Divorce and Beyond with Dr. Adam Woods](#)



DO YOU HAVE KIDS?

Take the first step in making your children's lives better. Create a [comprehensive parenting plan](#) that will equip you to co-parent with ease.

3 Simple Tools to Help You Deal with Ex-Spouse Triggers

Change your phone so that when your ex calls or texts their name does not appear. Maybe use the contact Co-Parent and or have a picture of your kiddos pop up. This will help remind you to focus on your child.

If an action your ex takes during their parenting time triggers you, ask yourself, “Would I get mad at Grandma if she did this?”

Example: eating donuts for breakfast. Weigh the idea and look at whether more harm will be caused to your child fighting with the other parent; or eating a donut.

Have an amazing parenting plan in place.

This allows you to work through how you want to handle many aspects of your co-parenting. You can look back on it when issues arise. And a good one will include a plan to help you maneuver as things change in your child’s life. Check my online parenting plan course out [here!](#)

How to Create a Good Divorce with Children

Many times adults get so wrapped up in a divorce that they miss the impact it has on children. It’s essential to focus on the kids and tune in to what they are experiencing. Parents need to decide together how life looks for their children. Here are some fantastic podcast episodes that will help you create a good divorce.

[READ
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PODCAST EPISODES

Here are some podcast episodes to listen to:

- [A Mom's Guide to a Good MN Divorce](#)
- [Parenting Through Divorce](#)



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Should you Divorce Your Marital House?

When couples are faced with the realization that their discussions about divorce are becoming a reality, the marital home and how it will be handled are often not in the forefront of the situation. It tends to be put on the back burner while emotions and family dynamics are addressed. This life transition can be overwhelming, scary, and financially complex.

As a divorce mortgage planner, Tami tries to take the unknown and bring it to the forefront, providing knowledge and empowerment that lead to better informed decisions. [Here are some items](#) that are frequently overlooked and should be considered earlier in the process.



PODCAST EPISODE

For more on whether or not you should keep the marital home, listen to Lesa and Tami's podcast episode: [Should I Keep the Family Home When I Divorce?](#)

Annual Home Maintenance Checklist

Here is a checklist for home maintenance items that you can use as a starting point. Remember that this is a general list, and the specific maintenance needs of your home may vary. Additionally, always prioritize safety when performing any maintenance tasks and consider hiring professionals for complex or dangerous tasks.

♥ HVAC SYSTEM INSPECTION & SERVICING

Schedule a professional inspection and servicing of your heating, ventilation, and air conditioning (HVAC) system. This will help ensure that it is running efficiently and address any potential issues.

♥ ROOF INSPECTION

Inspect your roof for any damaged or missing shingles, tiles, or other roofing materials. Repair or replace as necessary to prevent leaks and water damage.

♥ GUTTER CLEANING

Clean out your gutters and downspouts to remove debris and prevent clogging. This will help ensure proper drainage and prevent water damage to your home's foundation.

♥ CHIMNEY CLEANING & INSPECTION

If you have a fireplace or wood-burning stove, have your chimney cleaned and inspected annually to remove creosote buildup and check for any damage or blockages.

♥ PLUMBING SYSTEM CHECK

Inspect your plumbing system for any leaks, drips, or signs of water damage. Test faucets, toilets, and showers for proper functionality and repair any issues.

♥ ELECTRICAL SYSTEM INSPECTION

Hire a licensed electrician to inspect your home's electrical system, including outlets, switches, and wiring. This will help identify any potential hazards or outdated components.

♥ WATER HEATER MAINTENANCE

Drain and flush your water heater to remove sediment buildup and ensure optimal performance. Check the pressure relief valve and consider replacing an older unit if necessary.

♥ EXTERIOR CAULKING & SEALING

Inspect the caulking and weatherstripping around doors and windows. Replace any damaged or deteriorated seals to improve energy efficiency and prevent drafts.

♥ EXTERIOR PAINTING & SIDING MAINTENANCE

Check the exterior of your home for any peeling paint, rotting wood, or damaged siding. Repaint or repair as needed to protect the exterior and maintain curb appeal.

♥ TEST SAFETY DEVICES

Test and replace batteries in smoke detectors, carbon monoxide detectors, and fire extinguishers. Ensure they are in proper working condition for your family's safety.

Why You Should Consider a Divorce Mortgage Program

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Going through a divorce can be an emotional and challenging time, and I appreciate your trust in me to assist you with your mortgage planning needs. The marital home at times is the couple's largest asset.

I specialize in providing comprehensive mortgage planning services specifically tailored to individuals navigating the divorce process. My goal is to ensure that you have a clear understanding of your mortgage options and help you make informed decisions that align with your financial goals.

During our sessions, we will discuss various aspects of divorce mortgage planning, including:

1. Reviewing your current mortgage situation and understanding any joint liabilities
2. Exploring refinancing options and the potential impact on your financial situation
3. Evaluating the affordability of maintaining the family home or considering alternative housing options
4. Addressing any concerns or questions you may have regarding mortgage-related matters
5. Completing a divorce mortgage plan

Please be assured that all information shared during our session will be treated with the utmost confidentiality and professionalism. My team of experts is committed to providing you with personalized guidance and support throughout the divorce mortgage planning process.





About Lesa Koski

DIVORCE MEDIATOR & ATTORNEY

I am a wife, a mama, a grandma and an animal lover. I am blessed to be serving people from my barn office. I am obsessed with learning and communication. I love sharing what I learn with all of you! There is nothing more gratifying than holding people's hands through difficult conversations.

I am an attorney based in Woodbury, MN with over 20 years of experience and have a strong desire to help people through difficult situations. That's why becoming a divorce mediator was the best fit for both myself and my clients. I am here to help you and I know all about what you're going through. In case we've never met before, let me tell you a little bit about me...

I help you throughout the process of a divorce through mediation. Together we will create your divorce paperwork, parenting plan or mediated agreement. I love sharing my knowledge and coaching people through the process.



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 [DOING DIVORCE DIFFERENT](https://www.doingdivorcedifferent.com)

 [LESAKOSKI.COM](https://www.lesakoski.com)



About Tami Wollensak ^{CDLP®}

SENIOR MORTGAGE CONSULTANT

I am 25+ year veteran of the mortgage industry; I have experience working in multiple roles and facets of the industry. I have discovered my true passion in helping divorcing individuals navigate their home equity solutions while going through the most challenging time of their life.

I earned the certification as a Certified Divorce Lending Professional (CDLP®). This specialization provides the ability to identify potential gaps in the agreement that cannot be met during the mortgage process. I work my client's attorney, mediator, or financial advisor to help guide them through all the options available to ensure a successful outcome regarding the divorcing couple's real estate. I can lend in all 50 states.

As a Sr. Mortgage Consultant (NMLS #1963450), my goal is to educate my clients, take the mystery and anxiety out of the mortgage process, and provide a sense of security and peace to each of them.

I am dedicated to delivering not only top-notch service, but incredible rates and programs to fit all my clients' needs. I am a single Mom to two young men and to two fluffy butt rescue pups. I love to read, listen to podcasts, meditate, practice yoga and I am a lifelong learner. My close tribe of girl friends is one of the ways that I recharge my batteries!



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