



San Antonio Realtor Earns Divorce Specialist Certification

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San Antonio, TX: For most divorces, the largest joint assets are typically related to real property holdings. When dividing marital assets and determining equity in the family home, an over or undervaluation of the real property can prevent both parties from receiving an equitable distribution of their interest in the asset. It is important to protect your equity, credit and homeownership ability and to start doing so at the beginning of the divorce process to prevent the risk of damaged credit, default, foreclosure, or even bankruptcy.

Melissa Wiggins, San Antonio Realtor® and owner of Real Estate Muses, has earned the Real Estate Collaborative Specialist-Divorce designation (RCS-DTM REALTOR®) which qualifies her to resolve disputes over property ownership and equitable distribution to both parties.

Melissa has been helping families with their real estate needs for 12 years throughout her career. Her goal is

to protect divorcing homeowners by helping them preserve their credit scores and also protect their homeownership, if possible. She offers consultations which will help divorcing parties make educated and informed decisions about what to do with their homes when they decide to part ways.

As a Real Estate Collaborative Specialist, she aims to educate divorcing homeowners on all their options and help connect them with industry professionals to make sure that they get professional advice regarding title issues, home condition issues, ability to qualify for a mortgage on their own, and insurance consultations to make sure that they are properly considering all the potential pitfalls of divorce with regards to the home. She will also provide assistance to family law attorneys in making sure their case files are complete with regards to the home documents and help protect and educate their clients with regards to real property in the divorce.

Legal expert on divorce and elder real estate for consumer protection, Kelly Lise Murray, J.D. Harvard Law and A.B Stanford University, and current law professor at Vanderbilt Law School, remarks, "If the house is handled incorrectly during divorce, one or both spouses may be ineligible to qualify for a mortgage, and thus unable to refinance the marital joint mortgage or buy a house with new loan origination for years. It can be useful for divorcing sellers to consult with a real estate agent well before they're ready to put the house on the market, even before the divorce itself is settled or goes to trial."

For information on how you can protect your homeownership and credit score, and to be connected with industry professionals that will assist you during the arduous divorce process, visit <http://RealEstateMuses.com/>.

About Real Estate Muses:

Real Estate Muses is a boutique real estate company in San Antonio, Texas composed of a team of dedicated professionals and relocation experts who specialize in residential real estate, as well as relocations for military families, government civilians, medical residents, and small to mid-size corporations.

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For more information about Real Estate Muses, contact the company here: Real Estate Muses
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