DIVORCE HOUSING BLUEPRINT

Executive Housing Snapshot

Complete Final Report · Case DHB-2026-01056

Delivered November 9, 2026 at 2:10 PM CT

TEST ONLY — FICTIONAL CASE. Not real client information.
Fictional test delivery; no real billing.
Enhanced version, revision 3 (November 10, 2026): adds the Attorney Quick Glance. The originally delivered report is preserved unchanged.

ATTORNEY QUICK GLANCE

Conclusions first · supporting reports follow

A · ESTIMATED PROPERTY VALUE

Independent CMA #1	**$419,000**
Independent CMA #2	**$431,000**
Estimated Value Range	**$419,000–$431,000**

Two independent opinions; never averaged or combined.

B · TITLE STATUS

VERIFIED

Verified status is simulated for this fictional sample. No actual public records were searched.

The assumed joint ownership and absence of other recorded liens are demonstration findings only. Actual title clearance has not been established.

C · MORTGAGE REFINANCE FEASIBILITY

PENDING DETERMINATION — PRELIMINARY FINDINGS; NOT A LOAN APPROVAL

The delivered mortgage report is preliminary: client contact was not authorized, so the loan officer could not verify qualification. At 80% LTV a full cash equity buyout was not demonstrated — the hypothetical 50% buyout ($42,000–$48,000) exceeds the illustrated loan proceeds above the existing balance before transaction costs.

Retention without a full cash buyout (asset offset, deferred payment or documented lien) may be worth evaluating, subject to qualification and lender review.

Mortgage findings are not a loan approval.

D · REFINANCE TERMS AND REQUIREMENTS

Illustrative mortgage balance	**$335,000**
Gross equity before costs/liens	**CMA #1 $84,000 · CMA #2 $96,000**
50% hypothetical equity allocation	**CMA #1 $42,000 · CMA #2 $48,000**
80% LTV maximum loan amount	**CMA #1 $335,200 · CMA #2 $344,800**
Proceeds above existing balance, before costs	**CMA #1 $200 · CMA #2 $9,800**

Outstanding conditions

An actual lender feasibility determination, borrower qualification and underwriting, verified payoff, title requirements, settlement timing, buyout terms, and any temporary orders or Owelty lien provisions.

Bottom Line

TEST ONLY — Preliminary housing analysis identifies both a potential sale and a conditional property-retention scenario. Independent CMA #1 estimates market value at $419,000; CMA #2 estimates $431,000. With an illustrative mortgage balance of $335,000, gross equity before transaction costs ranges from $84,000 to $96,000. Retention feasibility and any equity buyout remain subject to borrower qualification, verified property value, available financing, and settlement terms. No mortgage approval is represented.

Outstanding Conditions

Verify borrower income, liabilities, credit, mortgage payoff, and lender eligibility directly through the selected loan officer. Confirm title vesting and outstanding liens through the title company. Determine proposed equity division, buyout funding, whether temporary orders are required, and whether an Owelty lien or retirement asset division is appropriate. Final Decree language must align with the selected financing structure. Both CMAs remain independent and are not averaged.

Settlement Timing

TEST ONLY — Before mediation, confirm whether the parties intend to retain or sell the property and establish the proposed equity division. If retention is selected, determine whether temporary orders are necessary to support mortgage qualification and confirm lender requirements before finalizing settlement terms. Any refinance, equity buyout, Owelty lien, or retirement asset transfer must follow a documented timeline coordinated with the lender and attorneys. Final Decree provisions should specify responsibility for the existing mortgage, required financing actions, deadlines, and contingency arrangements if financing cannot be completed.

Prepared by DHB Administration · November 9, 2026 at 2:09 PM CT.

Educational housing information for settlement planning; not legal, tax or lending advice. Mortgage findings are preliminary and are not a loan approval. The supporting reports that follow are the source findings.

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Fictional Test Title Company — TEST ONLY
Original file: title test.pdf · version 1 · 1 page · released by DHB November 9, 2026
SHA-256 c875ed62a06c9d9fc96da27b552d94604cacbdd5c8d6132017f25381e9ea1582

Page 6 Independent CMA #1

Fictional Test Brokerage — TEST ONLY
Original file: DHBtest CMA419.pdf · version 1 · 1 page · released by DHB November 9, 2026
SHA-256 60b257361111eafeeb7c0194d530b23edc6f610552f60bedf1123204a08e9f81

Page 8 Independent CMA #2

Fictional Test Realty Two — TEST ONLY
Original file: dhbtestcma2.pdf · version 1 · 1 page · released by DHB November 9, 2026
SHA-256 289d21387c5040c793d008c41d93137e23b6d2850fdac46585e5315a243575d7

Page 10 Mortgage Feasibility

Fictional Test Mortgage Company — TEST ONLY
Original file: dhbmortgagetest.pdf · version 1 · 2 pages · released by DHB November 9, 2026
SHA-256 a47d146fa24cd3bac36de9560584cabef2796879fc2d0256385b9737a1e88488

About this package

The supporting reports follow exactly as each professional submitted them and DHB released them; their pages are not edited, stamped or re-typed. The SHA-256 fingerprints above identify the original files released to the attorney. Independent CMA #1 and #2 are separate professional opinions; they are not averaged or combined.

TITLE FINDINGS

Fictional Test Title Company — TEST ONLY
Original file: title test.pdf (version 1, 1 page)
DHB-approved and released to the attorney November 9, 2026 at 2:02 PM CT
SHA-256 c875ed62a06c9d9fc96da27b552d94604cacbdd5c8d6132017f25381e9ea1582

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TEST ONLY - FICTIONAL DEMONSTRATION

Preliminary Title Research Findings

Case: DHB-2026-01056 **Research date:** November 9, 2026

Property: 1234 Fictional Oak Lane, Burleson, TX 76028

Report status: Simulated professional findings for software workflow testing; no public records were searched.

1. Current vesting / ownership findings

For this fictional test, record title is assumed vested in **FICTIONAL Party A and FICTIONAL Party B** as joint owners. The vesting language is illustrative and has not been verified against a deed.

2. Illustrative recorded lien findings

Item	Simulated finding	Action / relevance
First-lien mortgage	Illustrative existing deed of trust; balance assumed $335,000 for demo only.	Obtain actual payoff and lender information in a real case.
Other recorded liens	None included in this fictional scenario.	Confirm judgments, tax liens, HELOCs and other encumbrances in actual search.
Property taxes	No delinquency assumed for demo.	Verify tax status and proration before settlement.

3. Potential exceptions and requirements

Standard illustrative matters to resolve: legal description and survey consistency; easements and restrictions; unpaid taxes or assessments; identity and marital status of owners; existing deed-of-trust release or permitted continuation; and any lender/title-company requirements for a transfer or refinance.

4. Divorce settlement / attorney coordination

The proposed decree should identify the property, responsible party for existing mortgage obligations, any equity buyout and deadline, required deed instruments, and the intended treatment of liens. If an Owelty lien is contemplated, coordinate decree and lien documentation with the closing/title and lending professionals before execution.

5. Open items for a real transaction

Verified legal description; current vesting deed; current mortgage payoff; tax certificate; title commitment and Schedule B exceptions; survey; proposed decree terms; any additional recorded liens or judgments.

Important limitations

FICTIONAL TEST REPORT. This is not a title commitment, title insurance policy, legal opinion, evidence of insurability, or confirmation of any real property record. All findings are invented for demonstration purposes and are subject to actual title examination and underwriting in a real transaction.

INDEPENDENT CMA #1

Fictional Test Brokerage — TEST ONLY

Original file: DHBtest CMA419.pdf (version 1, 1 page)

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The following pages are this agent's independent opinion, reproduced unaltered. It is not averaged or combined with the other CMA.

Independent Comparative Market Analysis

FICTIONAL DEMONSTRATION — TEST ONLY. Not a real valuation, appraisal, or market analysis.

Case number	DHB-2026-01056
Assignment	Independent CMA — Agent 1
Property	1234 Fictional Oak Lane, Burleson, TX 76028
Valuation date	November 9, 2026
Estimated market value	$419,000
Suggested listing price	$427,000

Property condition assumptions

FICTIONAL. Average condition with no major repairs, based on the attorney intake.

Comparable-sale summary

FICTIONAL. Three nearby sales of similar homes in Burleson within the last six months, adjusted for size and condition.

Market conditions and expected marketing considerations

FICTIONAL. Balanced market; similar homes typically sell within 30 to 45 days.

Limitations

FICTIONAL DEMONSTRATION. Not an appraisal; no interior inspection was performed.

Outstanding questions

FICTIONAL. None.

Professional narrative

FICTIONAL DEMONSTRATION REPORT — prepared for testing the Agent 1 submission workflow. This independent test CMA is not combined or averaged with the other agent’s CMA.

This comparative market analysis is an independent professional opinion of market value in the DHB workflow. This particular document contains fictional demonstration data only.

INDEPENDENT CMA #2

Fictional Test Realty Two — TEST ONLY
Original file: dhbtestcma2.pdf (version 1, 1 page)
DHB-approved and released to the attorney November 9, 2026 at 2:02 PM CT
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The following pages are this agent's independent opinion, reproduced unaltered. It is not averaged or combined with the other CMA.

INDEPENDENT COMPARATIVE MARKET ANALYSIS

FICTIONAL / TEST ONLY — AGENT 2

DHB Case: **DHB-2026-01056 |** Date: November 9, 2026

Property: 1234 Fictional Oak Lane, Burleson, TX 76028

Prepared by: Agent 2 — Fictional Test Realty Two

Estimated market value	**$431,000**
Suggested listing price	**$440,000**

Property condition assumptions

FICTIONAL. Average condition with no major repairs, based on the attorney intake.

Comparable-sale summary

FICTIONAL. Three nearby sales of similar homes in Burleson within the last six months, adjusted for size and condition. No actual comparable properties were researched for this demonstration.

Market conditions and expected marketing considerations

FICTIONAL. Balanced market; similar homes typically sell within 30 to 45 days.

Limitations

FICTIONAL DEMONSTRATION. Not an appraisal; no interior inspection was performed.

Outstanding questions

FICTIONAL. None.

Professional narrative

FICTIONAL DEMONSTRATION REPORT — prepared for testing Agent 2 submission and DHB review. This CMA is independent of Agent 1 and must not be combined or averaged with the other valuation.

This comparative market analysis is a fictional independent professional opinion for software demonstration only. It is not an appraisal or a real property valuation. No actual property inspection, comparable-sale research, or licensed-agent valuation was performed.

TEST ONLY — Not for reliance in a real estate transaction or divorce settlement.

MORTGAGE FEASIBILITY

Fictional Test Mortgage Company — TEST ONLY
Original file: dhbmortgagetest.pdf (version 1, 2 pages)
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TEST ONLY - FICTIONAL DEMONSTRATION

Mortgage Feasibility | Preliminary Findings

Case: DHB-2026-01056 **Property:** 1234 Fictional Oak Lane, Burleson, TX 76028

Prepared: November 9, 2026 **Status:** Preliminary; not a loan approval

This report is entirely fictional, prepared solely to test the Divorce Housing Blueprint professional submission and attorney-delivery workflow. No credit, income, underwriting, or property records were reviewed.

Property and equity illustration

Item	CMA Agent 1	CMA Agent 2
Independent estimated value	$419,000	$431,000
Illustrative mortgage balance	$335,000	$335,000
Gross equity before costs/liens	$84,000	$96,000
50% hypothetical equity allocation	$42,000	$48,000
80% LTV maximum loan amount	$335,200	$344,800
Potential proceeds above existing balance*	$200	$9,800

*Before closing costs, lender limits, payoff adjustments, and other liens. The two independent CMAs are shown separately and are not averaged. The 80% LTV illustration is not a statement of lender eligibility.

Preliminary feasibility conclusion

Retention with a full cash equity buyout: Not demonstrated at 80% LTV using the fictional figures above. A hypothetical 50% equity buyout of $42,000-$48,000 exceeds the illustrated incremental loan proceeds before transaction costs. This does not rule out retention through other lawful settlement structures or lender programs.

Retention without a full cash buyout: Potentially worth evaluating if the parties consider an offset with other assets, deferred payment, or an appropriately documented lien. Final feasibility depends on actual borrower qualification, valuation, title, settlement terms, and lender requirements.

Sale: A viable scenario for further comparison, subject to verified payoff, selling costs, other encumbrances, and the parties' settlement agreement.

Items for attorney and lender coordination

Temporary orders / support: Determine whether interim support or occupancy terms are contemplated and whether the lender requires documented receipt history before considering support income.

Equity and buyout: Confirm ownership interests, agreed buyout, source of funds, timing, and whether retirement-asset offsets or a QDRO are contemplated; retirement funds are not assumed immediately available.

Owelty / lien structure: If applicable, have counsel and the lender evaluate decree language, lien documentation, lien priority, and program-specific financing treatment.

Mortgage obligations: Identify whether the existing loan will be refinanced, assumed if permitted, or paid at sale; a divorce decree alone does not release a borrower from the note.

Underwriting conditions: Obtain income, liabilities, credit, occupancy, property taxes, insurance, loan terms, payoff, and lender-specific underwriting directly through the licensed mortgage professional.

Conclusion for attorney: No unconditional refinance or assumption approval can be stated from these fictional facts. Before finalizing retention and buyout provisions, obtain an actual lender feasibility determination and confirm the settlement timing and

title requirements.

DHB coordinates professional findings; this test document is not a credit decision, appraisal, title opinion, or legal advice. No real consumer information is included.