

# KING COUNTY BAR ASSOCIATION

## 1.00 Law & Legal CLE Credit - A/V Approval #1218846

Recorded on September 16<sup>th</sup>, 2022

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| Meeting Location                               | Date                                  | Time                   | Topic  |
|--|---------------------------------------|------------------------|--|
| We are continuing 100% remote access meetings. | <b>Friday,<br/>September 16, 2022</b> | 12:00 PM to<br>1:10 PM | Divorce Mortgage<br>Planning - Better<br>Outcomes for<br>Divorcing<br>Homeowners |

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### AGENDA

**12:00 PM** Introduction

**12:10 PM** Presentation: 'Divorce Mortgage Planning Better Outcomes for Divorcing Homeowners', by Mihaella Bayla, Attorney and Certified Divorce Lending Professional, True Lending Company

This presentation will cover:

- How to position your clients for an Equity Buy-Out mortgage with better financing terms and more positive outcomes.
- How to position your clients for successful mortgage financing when they receive a lump sum distribution versus monthly support.
- How the structure of joint debt in a settlement agreement can make or break mortgage financing.
- How clarity in the verbiage of the settlement agreement can impact the ability to refinance or purchase a new home after divorce.

**1:10 PM** Adjourn

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### SPEAKER BIOGRAPHY

**Mihaella Bayla, Attorney and Certified Divorce Lending Professional, True Lending Company –** Mihaella Bayla is an attorney and a Certified Divorce Lending Professional. She is a graduate of the University of California, Davis School of Law, and has been practicing law for 15 years in California and Washington. Her legal practice focused on Tax Law and Estate Planning. In 2019, she started transitioning to the field of Mortgage Lending, and became a member of the Divorce Lending Association.

Mihaella is passionate about bringing her legal background and professionalism to the mortgage industry. As a Certified Divorce Lending Professional (“CDLP”), she works with divorce attorneys, financial planners, mediators and other professionals to help divorcing homeowners make more informed decisions regarding their home equity solutions and mortgage financing options during and after divorce.

In her spare time, Mihaella loves taking day trips around the Puget Sound with her husband and two daughters. Mihaella is an avid audio book listener, perpetual student, dog lover and wine enthusiast.

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