DIVORCE LENDING ASSOCIATION

THE CERTIFIED DIVORCE LENDING PROFESSIONAL® PROGRAM

Become the loan officer family-law attorneys can't replace.

The CDLP® is not just another training program. It is a **complete professional business platform** for mortgage professionals practicing the discipline of **Divorce Mortgage Planning**: a credential attorneys verify, a referral network competitors cannot buy, and a practice that produces business in every market environment.

Since 2014
The national standard in divorce lending

50 States
CDLP® professionals coast to coast

CLE Provider
State-approved continuing legal education

The Opportunity Hiding in Plain Sight

673K divorces recorded in the U.S. each year	**70%** involve real property	**<1%** of licensed MLOs have any divorce training	**3–5** transactions generated by a single case

Divorce counts: CDC/NCHS National Vital Statistics System, 2023 (45 reporting states and D.C.; California, Hawaii, Indiana, Minnesota and New Mexico do not report, so the true U.S. total is higher). Real-property share: estimate originating with the Financial Divorce Association (2012), consistent with what Certified Divorce Lending Professionals report from their work with family law attorneys; no federal agency measures it. Transaction figures: Divorce Lending Association member data.

Most originators size this niche by doing the math on referred refinances. That math is real, and the referral calculator will show it to you. **It is also the smallest version of what this becomes.** A lender takes the application as it stands. A CDLP® reads the whole case.

One niche. Every referral source.

- The CDLP®
- Family-Law Attorneys
- Mediators
- CFP® Professionals
- CDFA® Professionals
- CPAs
- Real Estate Professionals

> Divorce is the one life event that pulls in every advisor at once. The referral network that trusts you with the hardest file sends you the everyday business too, in every market environment.

Non-discretionary volume

Court-ordered buyouts and settlement-driven refinances close regardless of rate environment. This production holds when refinance volume collapses.

Peak-equity clients

Roughly 40% of divorcing adults are 50 or older. The marital home is usually the largest asset on the settlement table.

Almost no competition

Fewer than one percent of licensed originators have any divorce training at all. Demand is proven; qualified supply barely exists.

Not a Niche. A Five-Layer Practice.

You think you are adding a niche. What the credential actually builds is a practice that deepens layer by layer. **Here is what it looks like as it deepens.**

1

The simple inquiry

Can I keep the house? Will support count? A few answers, early, when the decisions are still open. This is the only layer most loan officers ever see.

2

The scenario analysis

Mortgage capacity, mapped. The refinance, the buyout, and the support structure tested against actual lending rules before anyone signs, instead of discovered in underwriting after the decree is final.

THE LINE WHERE LENDING ENDS. MOST ORIGINATORS NEVER CROSS IT.

3

The comprehensive plan

The whole housing picture: multiple properties, income restructuring, long-term sustainability, delivered as the Divorce Mortgage Planning Report™ the attorney builds the settlement around. A paid engagement, and the settlement it shapes is where your closings come from.

4

The neutral in the room

Retained in mediation to give both spouses one verified set of lending facts instead of two competing guesses. Not selling a loan to either side. Trusted by both. Read that again: a mortgage professional, retained as the neutral.

5

The expert on the stand

When settlement feasibility is contested, someone has to testify to what can actually be financed. The professional the court hears from is the one who can read the case. No rate sheet gets you there.

Here is the moment it clicks. The thinking is the product. The loans are what it wins.

Where an originator ends the file because the qualifying income disappeared, a CDLP® asks where else in the divorce that income lives, and restructures a divided estate, a retirement account or a property settlement note into income an underwriter will count. **That is a closing that was dead.**

Where an originator takes the signed settlement at face value, a CDLP® reads the draft the way underwriting will read it months later, while it can still be changed. **That is the attorney's next referral, and the loan that comes with it.**

The deeper layers are not a detour from production. They are where the production comes from, and the advisory fees along the way are earned **on top of commission, not instead of it**. It does not teach you what to do. It teaches you how to think.

A Credential Attorneys Can Verify

Attorney-verifiable

A public national directory attorneys check before they refer. Your name, your market, your standing.

Governed, not just certified

The Divorce Lending Association governs the designation: standards, continuing education, and oversight.

Team framework

Mortgage Capacity Mapping™ defines your role at every stage of the case, alongside counsel.

The receipts: built on named authority

Reg Z · 12 CFR 1026.36(a)(1)	The activity-based definition of a loan originator: the trigger advisory work does not meet.
RESPA §8(c)(2)	The framework for compliant fee-based advisory services alongside origination.
Fed. R. Evid. 702 (2023)	Expert-testimony standards, taught with legal citations attorneys recognize.
SECURE 2.0 (2024)	Retirement-division rules, taught in their active year.
SAFE Act · 12 CFR Part 1008	The licensing line for advisory-vs-origination role separation.

A living curriculum, shipped ahead of federal law

2018	2021	2023	2024	2026
TCJA alimony recast	Equity buyout frameworks	Rule 702 amendments	SECURE 2.0 active year	OBBBA, before effective date

> One national standard, applied through fifty state-specific frameworks. Community property or equitable distribution: your training speaks the law of the state you lend in.

CORE Membership: Your Operating Platform

Certification earns the credential. **CORE runs the practice.** Six systems, one platform, from day one:

The DMPR™

The Divorce Mortgage Planning Report™: the client-ready deliverable attorneys attach to filings and judges have referenced. Copyrighted work product.

50-State Playbook

Every jurisdiction's framework, applied, not a national average with your state's name on it.

Mastery Series

New advanced drops every 14 days. The curriculum never goes stale, and neither do you.

CORE Marketing Hub

Automated attorney outreach, HubSpot integration, and the collateral library, done for you.

Advisory Administration

Engagement agreements, disclosures, DocuSign delivery, payment processing, and E&O coverage for advisory fees, all administered by DLA.

DivorceHousing.com

Inbound divorcing homeowners routed to certified professionals in the local market. Active CORE membership is what puts you in the rotation.

The Hybrid Business Model: two clean channels

ADVISORY ARM

Divorce Mortgage Planning

- ✓ Fee-based advisory work for the divorce
- ✓ Delivered under a DLA-administered engagement
- ✓ Produces the Divorce Mortgage Planning Report™
- ✓ Closed by a Closing Letter before origination begins

ORIGINATION ARM

Mortgage Loan Production

- ✓ Standard commission-compensated origination
- ✓ Governed by TILA/Reg Z, RESPA, and the LO Comp Rule
- ✓ Begins only when the client is ready to finance
- ✓ Separate engagement, separate disclosures

> Rate and product are commodities. Your knowledge is not. The Hybrid Model finally lets you get paid for it, cleanly, defensibly, and by design.

ENROLL TODAY

Choose Your CDLP® Path

Both tiers earn the CDLP® credential. The difference is what happens after Day 1.

CDLP® Certification

$2,495 one-time

+ $497/year DLA Membership starting Year 2

- ✓ 20-hour comprehensive curriculum, self-paced or live virtual
- ✓ Certification exam and the CDLP® credential
- ✓ CDLP® Business Development Training
- ✓ Group coaching with active members
- ✓ Continuing education on tax and legislative updates
- ✓ National CDLP® directory listing
- ✓ Marketing collateral library

MOST POPULAR ★

CDLP® + CORE Membership

$2,495 one-time + $229/month

Includes DLA Membership, no separate $497 fee

- ✓ Everything in CDLP® Certification, plus the full CORE platform
- ✓ The DMPR™ software, the flagship client-ready deliverable
- ✓ Mortgage Capacity Mapping™ framework training
- ✓ The 50-State Playbook and the Mastery Series
- ✓ The Hybrid Business Platform, the fee-based advisory playbook
- ✓ The CORE Marketing Hub with automated attorney outreach
- ✓ Your place in the DivorceHousing.com inbound rotation
- ✓ Quarterly strategy sessions with CDLP® leadership

Most members are **certified and working their first divorce case within 90 days.** Closings follow the case, not the calendar: a divorce file can close in 30 days or sit for a year. One closing, or one advisory engagement, covers Year 1.

See what the niche is worth in your market

The referral calculator sizes the opportunity to your own county, from real registry data, not a national average.

- ✓ Enter your zip code and see your county's numbers
- ✓ Counts the family-law attorneys, CFP® professionals, and CPAs in your market
- ✓ Projects annual loan production and advisory revenue for the local CDLP®

Run your market's numbers →

DivorceHousing.com: your inbound channel

Your attorney relationships are the outbound channel. DivorceHousing.com is the inbound one.

- ✓ Divorcing homeowners request a Free Strategy Review
- ✓ Requests route to certified professionals in the local market area
- ✓ Only active CORE members are in the rotation, and every seat rotates equally
- ✓ A two-sided marketplace no lender can replicate

Explore DivorceHousing.com →

Enroll at DivorceLendingAssociation.com

Divorce Lending Association · 888-362-CDLP (2357)