

MARC EDELSTEIN, CDLP

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Mission Statement - As a CDLP®, I focus my practice on helping divorcing homeowners and divorce professionals to provide strategic solutions to help divorcing homeowners make more informed decisions regarding their home equity and/or home purchase options. I work with the divorce team to identify any potential challenges and opportunities related to the real property, the divorce settlement, and divorce mortgage planning.

EDUCATION

BS	Walsh College of Accountancy, Business Administration Minored in Marketing	May 1994
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HONORS AND AWARDS

Ross Mortgage President Club	2014 - 2021
Hour Detroit/dBusiness Real Estate Allstar	2019, 2020

PROFESSIONAL EXPERIENCE

Ross Mortgage Corporation, Troy, MI Senior Loan Officer <ul style="list-style-type: none">• President Club Member 2014 to Present, annual originations over \$18M• Corporate Coach for Loan Officers	2011 to Present
Bank of America, Bloomfield Hills, MI Senior Loan Officer	2007-2011
American Home Mortgage, Birmingham, MI Loan Officer	2004-2007

PUBLICATIONS

Michigan Family Law Journal
The Intersection of Divorce and Mortgage Lending – A Guide for Family Law Professionals –
Volume 53, Number 7, Aug/Sept 2023
Mortgage Assumptions in Divorce – Simple vs. Qualified – A Guide for Family Law Attorneys
Volume 53, Number 8 – October 2023

Published Blogs (<https://www.thatmortgagebanker.com/blog/>)

Investing in Multifamily Properties in Metropolitan Detroit: Are They Worth the Hype? Nov. 20th, 2023
Navigating Property Buyouts in Divorce: Mortgage Refinancing Explained – Oct. 23rd, 2023.
Unlocking Lower Mortgage Payments: The Power of Mortgage Recasting – Oct. 16th, 2023.
Determining the Ideal Home Down Payment: A Common Dilemma – Oct. 9th, 2023.
Bridging the Gap Between Mortgages in Metropolitan Detroit: Guidelines and Strategies – Oct. 2nd, 2023.
Is a House Still a Sound Investment Amidst Surging Home Prices? – Sept. 25th, 2023
Exploring Mortgage Options for Homebuyers in Michigan and Metropolitan Detroit – Sept. 18th, 2023.
Choosing the Right Realtor in Michigan and Metropolitan Detroit: Questions to Ask and Factors to Consider – Aug. 29th, 2023.
Pre-Approval vs. Pre-Qualification: Understanding the Key Differences for Home Loans in Michigan and Metropolitan Detroit – Aug. 8th, 2023.
Divorce Lending Series – Part Six – Documentation Needed - Jan. 23rd, 2019
Divorce Lending Series – Part Five – Who’s on Title? - Dec. 10th, 2018
Divorce Lending Series – Part Four – Mortgage Guidelines That Matter in Divorce - Dec. 7th, 2018
Divorce Lending Series – Part Three – How to Value the Home - Dec. 6th, 2018
Divorce Lending Series – Part Two – Maintaining Credit During Divorce – Dec. 3rd, 2018
Divorce Lending Series – Part One – Timing of Filing the Divorce Petition – Nov. 30th, 2018

Published Blogs (<http://blog.rossmortgage.com>)

How Can I Find Information About the Neighborhood I Want to Live In? – May 2019
4 Ways to Crush your Financial Goals in 2019 – Jan. 24th, 2019
100% Avoidable Homebuying Hassles – Sept. 28th, 2018
Mortgage and Divorce – Guidelines to Keep in Mind – May 22nd, 2018
Mortgages and Divorce: 4 Things you Need to Know – April 19th, 2018
What is a Jumbo Loan and How Does it Work – Aug. 1st, 2017
How Fannie Mae is Making it Easier to Obtain a Mortgage with Student Loan Debt – May 18th, 2017
4 Benefits of Buying in the Winter - Jan. 12th, 2017
7 Hidden Costs of Buying a House – Sept. 9th, 2016
How to Bridge the Gap Between Mortgage Part 1 – Sept. 3rd, 2015
15- or 30-Year Mortgage: Which Option is Right for Me? – May 15th, 2014
Fixed Rate vs. Adjustable-Rate Mortgages – May 8th, 2014
What you Need to Know About Getting a Mortgage in 2014 – Jan. 2nd, 2014
Demystifying the Difference Between FHA and Conventional Mortgage Insurance – July 12th, 2013
Do Student Loans Affect a Mortgage Application? – June 14th, 2013
How to be an Attractive Mortgage Applicant – May 2nd, 2013

PRESENTATIONS AND INVITED LECTURES

None at this time

PROFESSIONAL TRAINING

Certified Divorce Lending Professional, 2017, 2023

Military Mortgage Bootcamp, Instructor, 2016

Veteran Mortgage Advisor, 2021

Collaborative Practice Institute of Michigan – Basic Training, 2019

PROFESSIONAL AFFILIATIONS

Divorce Lending Association, 2017 to Present

Michigan Mortgage Lenders Association, 2015 to Present

Michigan Inter-Professional Association on Marriage, Divorce, and the Family, 2019

Collaborative Practice Institute of Michigan, 2019

Wayne County Family Law Bar Association, 2019

The International Academy of Collaborative Professionals, 2019

COMMUNITY SERVICE

Cass Lakeside Community Association

Board Member – West Bloomfield MI 2015-Present

Past President – West Bloomfield MI 2011-2014

OTHER

Avid Golfer, Fisherman, Reader, and Baseball Fan