

Chicago Tribune, Sunday, April 18, 2004, Real Estate Section

Excerpt:

“When her 11-1/2-year marriage ended in divorce last year Cindy T. worried about the prospect of moving with her two children into a smaller house and, worse in her eyes, a different school district.

An at-home mom, Cindy figured there was no way to hold onto the three bedroom tri-level house in Naperville where her kids had spent most of their childhood. Shopping the neighborhood, she quickly determined she couldn’t afford to stay within the boundaries of their school district, where she and her kids felt at home.

My maternal instincts wanted me to do the right thing for my children, “she says. “I wanted to keep them as stable as possible, with the other transitions they were going through with the divorce, but I couldn’t see how I could ever afford another house.”

Divorce is a rough transition, no matter how amicable it is, and splitting up the family home is a complex process fraught with both emotional and financial costs. Because our homes mean so much to us as shelter and haven, the house can take on even more significance at a time in life when we seem especially exposed.

The solution for Cindy, it turned out, was far easier than she imagined. Keeping the house she was already in – something she had ruled out as way too expensive – wasn’t all that hard to swing with the help of Connie Walsh and a mortgage broker, referred by Ms. Walsh, who knew what kind of loans were available to make it happen.

Cindy kept the house with her kids’ circumstances. “It made me feel that I was doing what’s best for my children, keeping their lives as predictable and stable as possible,” she says. “it brought me a lot of peace of mind that I was doing my job.”

