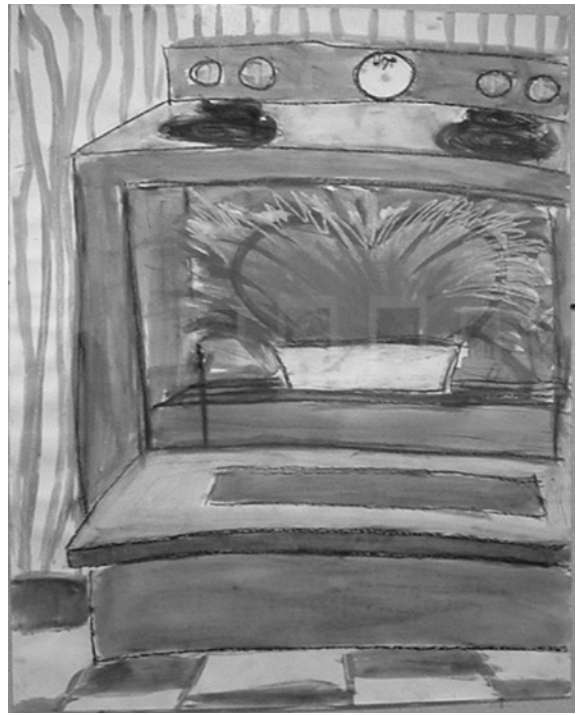
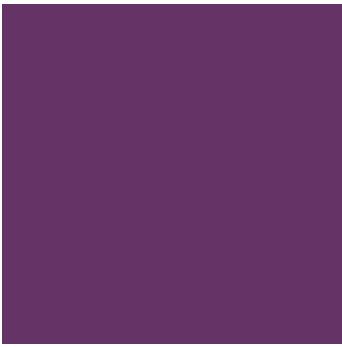


God's Healing Hands Ministry



Resources during times of Loss *Divorce*

Let us help you during this time of great loss. Your mind may not be thinking right, you may be in shock and you have so many responsibilities. God will guide you. Have faith and with faith comes Hope. Use these resources to help with the many decisions and responsibilities that you have. However, remember God is your ultimate counselor. God Bless



C Greene Rosen "Her Heart is in the Oven"

Experiencing Loss from Divorce

Many decisions can be overwhelming

Even as you struggle with feelings of loss during or after the divorce, legal and financial questions will arise that need to be addressed. You may feel like you are in an oven and everything is heating up.

The following resources are provided to assist with the hard decisions that you may have to make.

Remember, God provides hope and peace. Let him guide you in all you do.



Experiencing Loss from Divorce Resources - Financial Matters

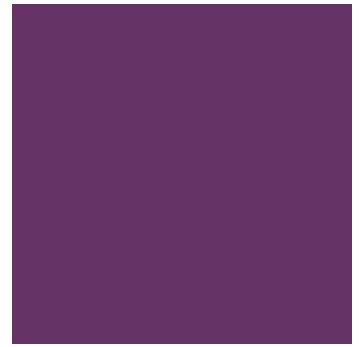


Divorce can be devastating. Unfortunately, along with the emotional trauma there are a lot of decisions that have to be made and need to be considered prior to a divorce or separation:

- Talk to a marriage counselor or pastor.
- Talk to a Lawyer. Don't move out of the home until you talk to a lawyer, unless your spouse is violent.
- Open a post box to safe guard your mail or location.
- Gather all your financial records.
- Take possession of certain assets to use during your separation, such as, car, clothes, furniture, and any valuables that could be liquidated by your spouse (jewelry, bonds, personal bank accounts, etc.).
- Open a new checking and savings account.
- Close joint accounts (credit cards and bank accounts). This will safeguard your credit.
- Open credit cards in your name only.
- Get a copy of your credit report.
- Notify insurance companies (auto/life). Change beneficiaries if necessary.
- Agree on who will be paying utilities/mortgage payments and how they will be paid.
- Transfer any jointly owned assets into your name only

See enclosed draft letters that can be used to facilitate closing accounts and insuring funds are accessible.

Letters to:
Credit Bureau
Financial Institution
Life Insurance Company
Employer
Mortgage
Utility Letters



Experiencing Loss

After Divorce Planning Guide

Items to consider after Divorce:

- a. Divide property according to the Divorce decree.
- b. Transfer Title of assets of property (Autos, Home, etc)
- c. Update Insurance policies if you have not already done so.
- d. All loans should be updated with the responsible parties name.
- e. Write a new will and living will.
- f. Update beneficiaries on life insurance policies, 401Ks and brokerage accounts.
- g. Update address information with creditors, banks, insurance companies, employer, IRS, social security and post office.
- h. If you are changing your name, notify social security, apply for new drivers license, and update all financial institutions.

Financial Matters

Important Documents to Acquire:

- a. Will and Living Will
- b. Life Insurance Policies
- c. Bank Accounts and Investments
- d. Veterans Benefits
- e. Social Security Benefits
- f. Historical Information
- g. Vital Information
- h. Tax Returns
- i. Bank Books/Check Books
- j. Deeds to Real Estate
- k. Military Discharge Certificate
- l. Birth and Marriage Certificate
- m. Social Security Card
- n. Other Insurance policies
- o. Auto Title
- p. Key to safety deposit box

Investments:

- a. Acquire statement of all investments
- b. Determine what investments need to be transferred or redeemed
- c. Meet with financial advisor to look over portfolio and make recommendations based upon liabilities and tax basis
- d. Cancel all direct investments.
- e. Determine beneficiary on stocks, 401ks, IRAs, SEPs and Annuities
- f. Transfer retirement accounts
- g. Primary home and secondary homes need to be considered in the portfolio restructuring

Grief Groups and Help

GHHnow.org

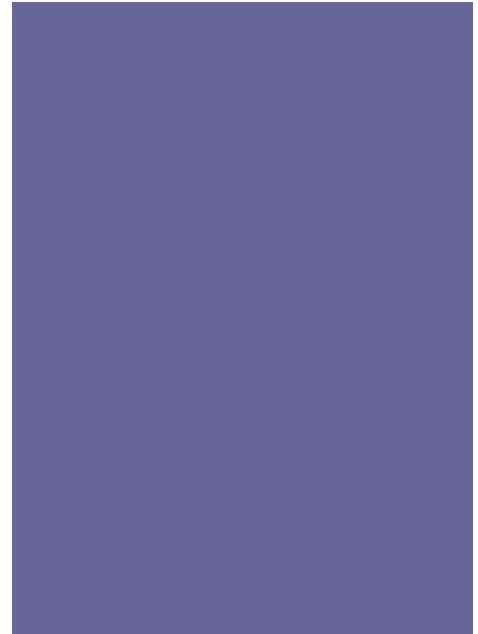
Divorcecare.org



C Greene Rosen (Mother and Child)

Grief Resources

Important Phone Numbers and Webpages



Social Security Administration:

800-772-1213

www.ssa.gov/pubs

US Office of Personnel Management

888-767-6738

Veterans Administration (VA) Claim Number:

800-272-6272

www.cem.va.gov

Consumer Reporting Agencies

Equifax: 800-685-1111

Experian: 888-397-3742

TransUnion: 888-909-8872

Internal Revenue Service

(800) 829-1040

www.IRS.gov



Date

<Finance/Loan/Mortgage Company>

<Address>

<City>, <State>

<Zip Code>

Attention: Branch Manager

CONFIDENTIAL

To Whom It May Concern,

Re: Joint Account _____ – Loan <number>

Enclosed is a copy of _____ Divorce Decree or filing for divorce, which I ask that you I request that your branch assist with the estate settlement by:

Providing a copy of the loan agreement(s)

Advising on all terms and status of the loan(s)

Confirming all loan balances as of the date of death

Advising if any portion of the loan is covered by insurance, and any arrangements that are now necessary as a result

Changing the name on the loan to the _____

Indicating the names of any persons jointly associated with the account(s)

Advising on the conditions of repayment for this debt

Advising if the estate is entitled to any death benefit or refund

Advising any other details that I should be aware of

Thank you in advance for the service your branch has provided to date and for your time attention to this matter.

If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your Address

<Daytime Phone Number>

Encl.

Date

Experian

P.O. Box 9701
Allen, TX 75013

Attention: Client Services
CONFIDENTIAL

To Whom It May Concern,

Re: Credit Report – <Divorce>

Please be advised that _____ and _____ have divorced on _____. I request that a notice indicating, "Divorce. Do not issue credit under joint names." be placed on credit file.

Full name was and new name
Date of birth: _____
Social Security Number: _____

I have enclosed the following support documentation to process this request:

- a. A photocopy of the Divorce Decree to substantiate my role
- b. A copy of the Marriage certificate
- c. Copies of 2 pieces of my identification showing name, address, date of birth and signature
- d. Copies of 2 pieces of name change identification showing new name, address, date of birth

I also request that a copy of _____ credit report be forwarded to my attention below.

Thank you for your assistance. If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your address
< Daytime Phone Number >

Encl.

<Current Date>

Equifax

P.O. Box 105069
Atlanta, GA 30348

Attention: Client Services
CONFIDENTIAL

To Whom It May Concern,

Re: Credit Report – <Divorce>

Please be advised that _____ and _____ have divorced on _____. I request that a notice indicating, "Divorce. Do not issue credit under joint names." be placed on credit file.

Full name was and new name

Date of birth: _____

Social Security Number: _____

I have enclosed the following support documentation to process this request:

- a. A photocopy of the Divorce Decree to substantiate my role
- b. A copy of the Marriage certificate
- c. Copies of 2 pieces of my identification showing name, address, date of birth and signature
- d. Copies of 2 pieces of name change identification showing new name, address, date of birth

I also request that a copy of _____ credit report be forwarded to my attention below.

Thank you for your assistance. If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your address

< Daytime Phone Number >

Encl.

Date

Trans Union
P.O. Box 6790
Fullerton, CA 92834

Attention: Client Services
CONFIDENTIAL

To Whom It May Concern,

Re: Credit Report – <Divorce>

Please be advised that _____ and _____ have divorced on _____. I request that a notice indicating, "Divorce. Do not issue credit under joint names." be placed on credit file.

Full name was and new name
Date of birth: _____
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- b. A copy of the Marriage certificate
- c. Copies of 2 pieces of my identification showing name, address, date of birth and signature
- d. Copies of 2 pieces of name change identification showing new name, address, date of birth

I also request that a copy of _____ credit report be forwarded to my attention below.

Thank you for your assistance. If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your address
< Daytime Phone Number >

Encl.

Date

<Bank/Credit Union Company>

<Address>

<City>, <State>

<Zip Code>

Attention: Branch Manager

CONFIDENTIAL

To Whom It May Concern,

Re: The Joint _____ – Account <number>

Enclosed is a copy of _____ Divorce Decree. I request that your branch provide the following information to assist with settlement:

Confirm all account numbers and the account values as of the date of divorce or filing of divorce.

Indicate the names of any persons jointly associated with the account(s).

Provide full details for all term deposits, GICs, IRAs etc.

Provide full details of any liabilities _____ has owing at your branch.

Confirm whether or not _____ had a safe deposit box at your branch.

Advise any other details that I should be aware of.

Thank you in advance for the service your branch has provided to date and for your time and attention to this matter.

If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your Address

< Daytime Phone Number>

Encl.

<Financial/Investment Institution>

<Address>

<City>, <State>

<Zip Code>

Attention: <Investment Advisor>

CONFIDENTIAL

To Whom It May Concern,

Re: The Joint account _____ – Account <number>

Enclosed is a copy of _____ Divorce Decree or filing for divorce. I request that your office provide the following information to assist with settlement:

Confirm all account numbers, account types and account values as of the date of death.

Indicate the names of any persons jointly associated with the account(s).

Indicate the names of any named beneficiaries associated with the account(s).

Advise any other details of which I should be aware.

Thank you in advance for the service your office has provided to date and for your time and attention to this matter.

If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your Address

< Daytime Phone Number>

Encl.

Experiencing Loss
with God's Grace



GHHnow.org

Box 309
McGaheysville, VA 22840

GHHnow@gmail.com