

DIVORCELIENS.COM



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CREATIVE BRIEF

Background

DivorceLiens.com is a website owned by Wall Street Brokers, Inc., a family owned business which has been running since 1974. The company is in the business of buying seller financed real estate notes, but often, they buy divorce liens, which are like IOUs created between two ex-spouses. For example, when a husband and wife get a divorce, the wife gets to keep the house, but the court gives her ex-husband a divorce lien secured by the house. The divorce lien states that the ex-wife has to pay her ex-husband \$50,000.00 in five years (which is usually accomplished by selling or refinancing the house). If the ex-husband doesn't want to wait five years, and would rather cut all financial ties with his ex-wife, he can sell his divorce lien to a third party investor through Wall Street Brokers for \$40,000.00. In five years, the ex-wife pays the third party investor instead of her husband. Due to the economy and less people getting divorced, there are less divorce liens in the marketplace to buy, but that can change anytime.

Situation

DivorceLiens.com was created in 1996 specifically to target this market, but the website has not been updated since. It is an ugly website made with HTML that uses tables. The website has been in need of a redesign for a long time.

Objectives

Create a new website which is aesthetically pleasing as well as easy to understand for a potential divorce lien seller. Wall Street Brokers already has a strong domain name in DivorceLiens.com, now it is time to make the website just as strong.

Target Audience

People in their 40s to 50s. People who are old enough to not only have been married and divorced, but to also have bought and owned a house long enough for there to be equity for the divorce lien to be worth anything. People who need money right away, or perhaps who would prefer to sever financial ties with their ex-spouses. Lawyers who may have clients to refer.

Strategy

Build a responsive website because more people are using mobile devices to browse the Internet. Include a motion graphic video on the home page which explains how a divorce lien works and how it can be sold.

Tone

Bright, cheerful to counteract the depressing topic.

User Experience

The user will experience a happy, informative and easy to navigate website.

COMPETITIVE ANALYSIS

Grand Bank Note Purchase Division, sellmynotedirect.com

While this company doesn't specifically mentioned divorce liens on their website, it most likely buys them since it is in the business of buying real estate secured debt instruments. The site has a tab navigation menu at the top. It is not particularly text heavy. It is also, shamefully, not a responsive site, and it can be difficult to read or navigate on a mobile device.

Big Sky Financial Network LLC cash4contracts.com

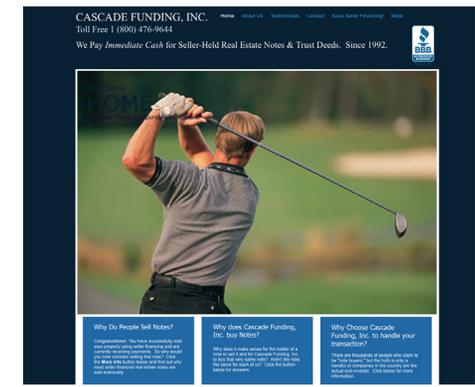
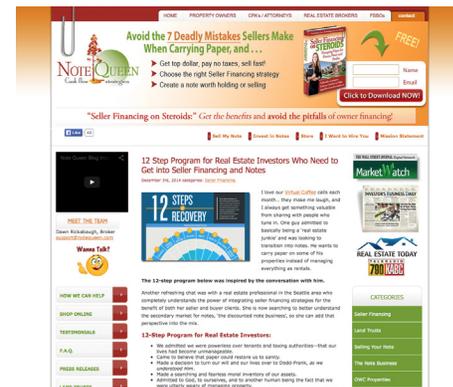
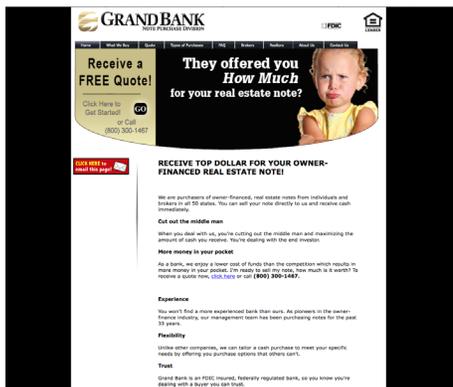
This website looks very old, but it includes an animated graphic of a waving flag on the top banner. Besides that, this website is non responsive. It is very text heavy. While it doesn't mention divorce liens specifically, the company most likely buys them.

notequeen.com

This is the website for Dawn Rickabaugh, the self-proclaimed "Note Queen." Although there's nothing in her website that specifically mentions divorce liens, she most likely does purchase or broker divorce liens. Her website has a lot of menu options and is quite text heavy. Her website is also non-responsive and is quite terrible to view on a mobile device. Her website also appears to have a blog. The site appears to be geared toward note brokers who are trying to make a buck in the industry, even though it's essentially been a dying industry.

Cascade Funding, Inc. cascadefunding.com

This is the nicer looking website of the four competitors. It is also responsive designed. The website uses a clean, organized block type design. It also features a big slideshow of stock images on the home page. This website also features a testimonials page. Like the other websites, this website makes no mention of buying divorce liens, but the company certainly buys them.



USER PERSONAS

Charles Boat

Charles is 52, and he just had a messy divorce. His ex-wife got the house, and he got a \$50,000 divorce lien. Charles and his ex-wife have a very bad relationship. After his divorce, Charles met his soul mate online. Charles is not in a financial pinch, but he is in an emotional pinch because his new girlfriend does not like him having this financial connection with his ex-wife, who has five years to pay him the money owed. Charles' new girlfriend wants him to cut all financial ties with his ex-wife. She has done some research and found out that Charles can sell his divorce lien and get his money right away and get his ex-wife completely out of his life.



Laura Locker

Laura is a 38 year-old divorced mother of two who is going to school part time at Antioch University. She has been divorced for two years. Her ex-husband got the house, and she got a divorce lien for \$100,000.00. She has been struggling with a job waiting tables while going to school at night, as well as raising her two children. Unfortunately, she has to wait for another three years before her ex-husband pays her the money he owes her. Laura has just learned that she can sell her divorce lien for cash. Life would have been so much easier for the last two years if she had known this from the beginning. She is looking for a firm that will give offer her a good price for her divorce lien.

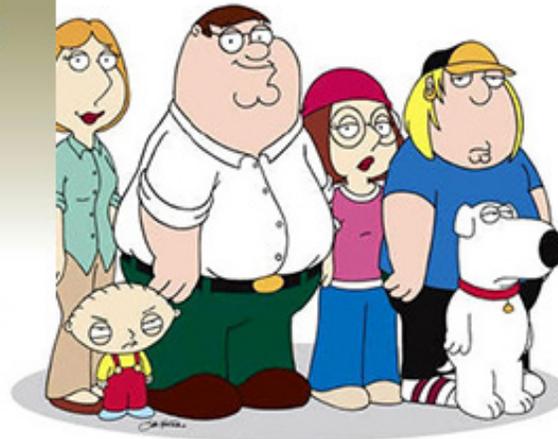


Steve Morgan

Steve is a 45 year-old man who divorced his wife six months ago. He has recently gotten remarried, and he and his new wife want to buy a new home. Unfortunately for Steve, he doesn't have a large enough down payment for the nice house he wants to buy. What he does have, however, is a 3 year divorce lien (with 2 1/2 years remaining) for \$140,000.00. He could wait for another two and a half years before his ex-wife pays him, or he can sell the divorce lien now and get a large sum of cash which he can use for a down payment on the new home he wants to buy.



MOODBOARD



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INSPIRATION

The screenshot shows the Windermere Real Estate website. At the top, there is a navigation bar with links for Search Listings, Agents & Offices, Our Company, Buying & Selling, Community Support, Additional Services, and myWindermere Sign In | Register. The main content area features a central search box with the text "Find your new home. Let us help you find exactly what you need." and a search button. To the left, there is a featured property listing for "6706 SW Maury... Vashon, WA \$760,000" with a small image of the property. To the right, there is another featured listing for "80282... La Quinta, CA \$2,285,000" with a small image of a pool. Below the search box, there are filters for "Min Price", "Max Price", "Beds", and "Baths", along with a "More Options" link. On the far left, there is a "Community Support" section with a small image of a woman and the text "Giving Back to the Community Together for 26 Years." On the far right, there is a "Windermere On Pinterest!" section with a small image of a living room and the text "Find helpful articles and decor inspiration on the Windermere Pinterest page."

The screenshot shows the John L. Scott Real Estate website. At the top, there is a navigation bar with links for Home, Search Homes, Neighborhood Finder, Finding Your Home, Selling Your Home, Find an Office/Agent, and More. Below the navigation bar, there is a "Quick Search" section with a search box and filters for "MLS/Property #", "Enter Location or MLS#", "No Min Price", "No Max Price", "Any Sq Ft", "All Beds", and "All Baths". There are also checkboxes for "Active", "Pending", "Sold", and "Bank Owned". To the left of the search box, there are three maps: "Search United States", "Search Washington", and "Search Oregon". To the right, there is a "Search International" map. Below the search box, there is a "Property Tracker" section with a "Start Tracking" button and the text "Already have an account?".

Property Tracker™

Find out what's new on the market and save your favorite listings, one of which you may call "home."

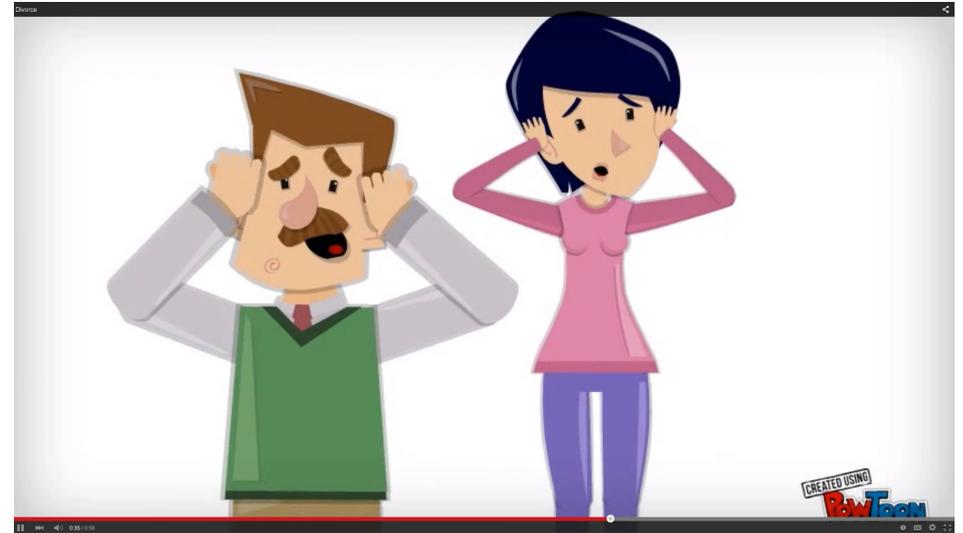
[Start Tracking](#) | Already have an account?

Market Watch

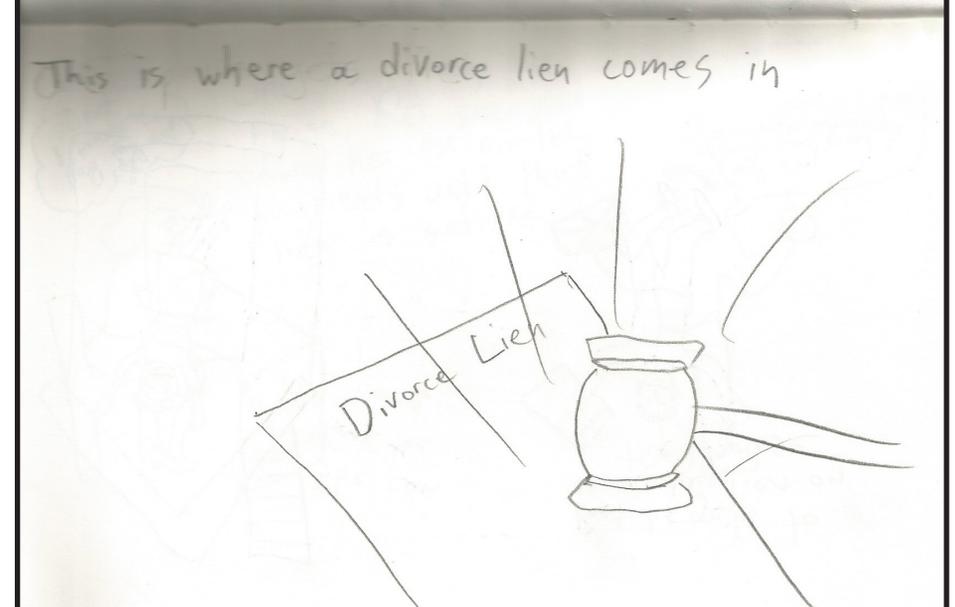
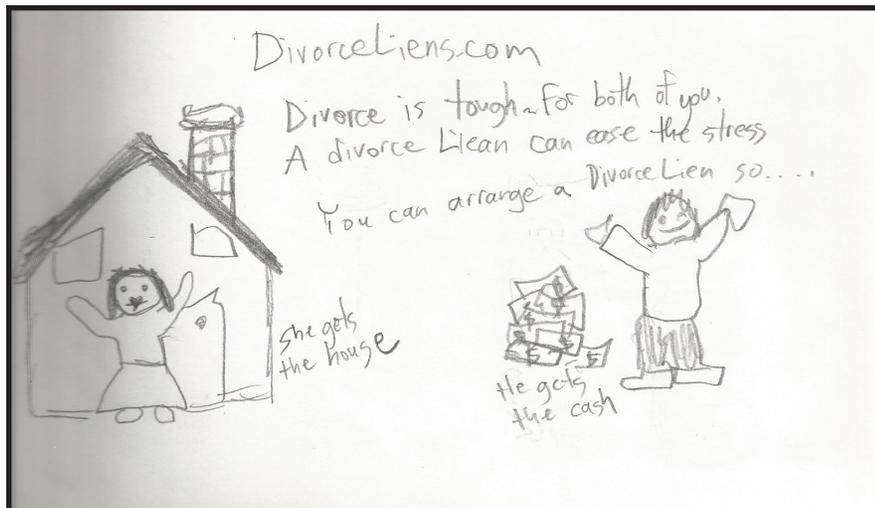
Your home's value changes with what's happening in your local market. Stay up to date.

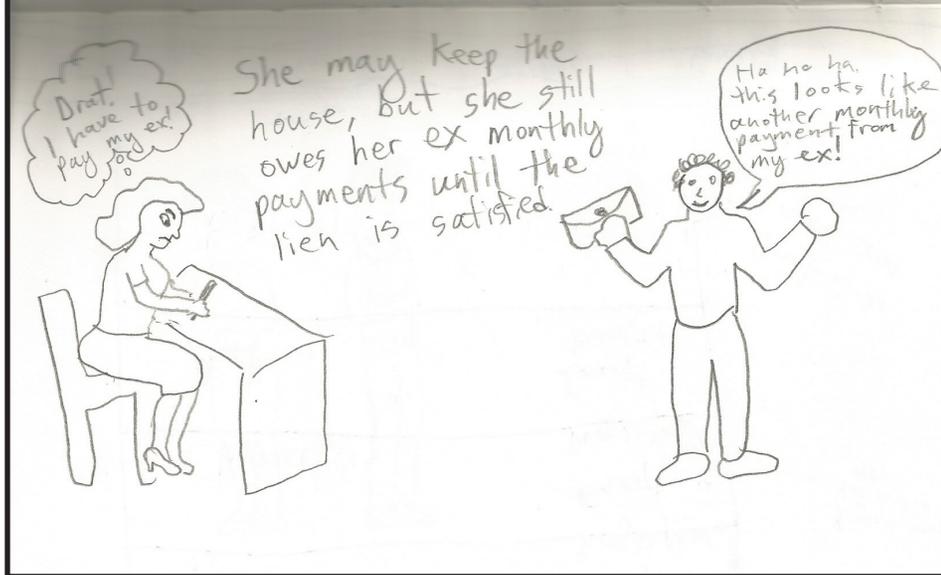
DOWNLOAD GPS Home Search App 3.0

All Listings, All Companies™



SKETCHES





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Address Contact Info

Video

Divorce is tough. For both of you.
A divorce lien can ease the stress

She keeps the house
He gets a lien on the house

You can sell your divorce lien -ous.

We've helped people with Divorce Liens for over 40 years. We're a family business. We're Wall Street Brokers, inc. We can help

How to get a divorce lien
Selling a divorce lien
Info for lawyers

Contact info Footer

How to Get a Divorce Lien



Here are the basics:

- You must be represented by a lawyer in a divorce
- You must own a home
- When it's time to decide what to do with the house, you must agree that one of you gets the house and the other gets a note secured by the house

If you can get that far, you can...
Ask your lawyer about a divorce lien for your house.

How much is the house worth?
If you don't know, you can order an appraisal.

How much do you owe on the house?
If you don't know, ask the people you make your payments to.

How much equity do you own in the house?
Subtract how much you owe from how much it's worth.

Your lawyer will also need to know:
All of your financial info, including both incomes, assets and debts.

Selling a divorce lien



List of docs we need:



STYLE GUIDE



#217100



#4D8E60



#425E45

ARIAL

arial

HELVETICA

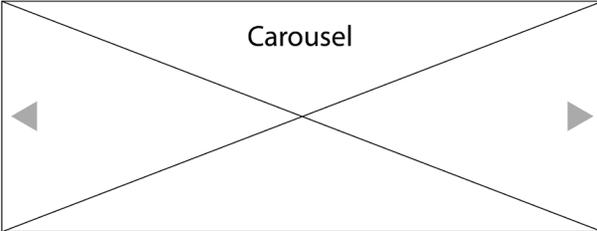
helvetica

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Landing Page

DivorceLiens.com Address
Divorce is tough. Divorce Liens can help.

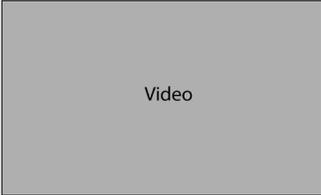
Getting a Divorce Lien | Selling a Divorce Lien | Who We Are | Contact



Carousel

Divorce is tough. For both of you.
A divorce lien can ease the stress.

You can sell your divorce lien to us.



Video

We've helped people with Divorce Liens for over 40 years. We are a family business. We're Wall Street Brokers, Inc. We can help.

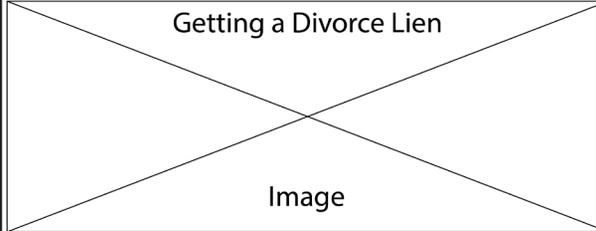
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Getting a Divorce Lien

Image

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When it's time to decide what to do with the house, you must:

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- agree that the other gets a note secured by the property.

If you can get that far, you can arrange a Divorce Lien.

Here's how:

Ask your lawyer about a divorce lien. Your lawyer will need to know:

- How much is the house worth?
 If you don't know, you can order an appraisal by a licensed real estate appraiser.
- How much do you owe on the house?
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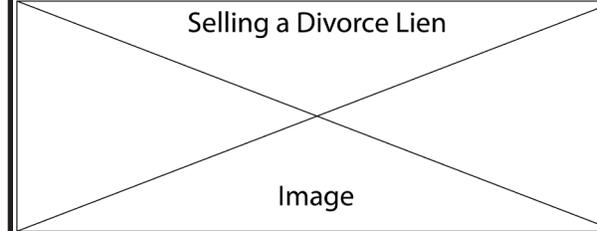
- All of your financial information, including both incomes, assets and debts.

Address

Selling a Divorce Lien

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Selling a Divorce Lien

Image

Selling your divorce lien begins with your request for a price quote from Wall Street Brokers, Inc.

Telephone is usually the fastest and easiest. You can call us toll-free at 1-800-423-2114.

When you call for a price quote, you should have certain information ready:

- What date was your divorce final?
- What was the value of the house at the time of divorce?
- What is the value of the house now?
- A brief physical description of the house and land
Example: 3 bedroom, 1 1/2 bath on a half acre
- In what city and state is the property located?
- How much does your ex still owe on the first mortgage?
- How much was the lien at the time of divorce?
- Is there a monthly payment?
- What is the interest rate? Simple interest or compounded?
- When is the lump-sum payment on the lien due?
- If your lien has a special situation, what is it?
- Are you still in court with your ex for any reason?
- If you have children, are you current on your child support?
- Do you have any delinquent financial obligations to your ex?
- Do you owe your lawyer any money for the divorce?

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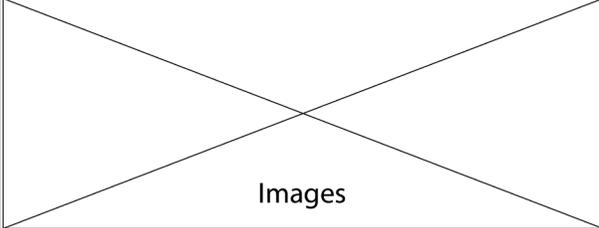
If you decide to sell your Divorce Lien to us, [CLICK HERE](#) for the list of documents we need.

Address

Documents Needed

DivorceLiens.com Divorce is tough. Divorce Liens can help.	Address
Getting a Divorce Lien Selling a Divorce Lien Who We Are Contact	
This list of documents is necessary for our underwriter to review your divorce lien:	
Documents created as a result of the divorce:	
ORIGINAL Note and Trust Deed. Divorce Lien judgment. Property Settlement Agreement. Decree of Dissolution (Divorce Decree). Title Insurance Policy (if applicable). Proof of Fire / Hazard Insurance. First lien documents (if applicable). Proof that child support is current (if applicable).	
Property securing your divorce lien:	
Address or exact location (map helpful). Physical description. Opinion of value / appraisal used in the divorce. Photographs (if available). Real estate property tax account number.	
Payments from your ex-spouse:	
Payment record for past two years (if any). Collection / servicing agent: name, address, phone, fax, and account number.	
Parties involved:	
Your name, address, phone, fax, e-mail, and Social Security number. Your lawyer's name, address, phone, fax, e-mail and Website address. Your ex-spouse's name, address, phone, fax, e-mail and Social Security number. Your ex-spouse's lawyer's name, address, phone, fax, e-mail and Website address. First lien holder's name, address, phone, fax, e-mail and Website address. Insurance agent / carrier's name, address, phone, fax, e-mail and Website address. Don't worry if you can't find all of these items. Send us what you have and we will take care of the rest.	
We also need two signed permission forms that allow us to proceed.	
One is required so that we may contact the lawyer who represented you in your divorce. The other is required so that we may obtain information from the first lien holder.	
CLICK HERE for the permission form. Print out two copies and return to us with your signature. If you know exactly who to contact, you may fill out the form yourself. Otherwise, provide us with your signature only, and we will fill it out for you.	
Address	

Who We Are

DivorceLiens.com Divorce is tough. Divorce Liens can help.	Address
Getting a Divorce Lien Selling a Divorce Lien Who We Are Contact	
	
Who We Are	
Wall Street Brokers, Inc., experts in Divorce Liens, was founded in 1971 in Seattle, Washington, by father and daughter team Larry L. Stevens and Lorelei Stevens. Originally located on Wall Street in Downtown Seattle (hence the name), the company later relocated to West Seattle in 2010.	
Lorelei Stevens is a licensed real estate broker and Divorce Lien buyer since the 1970s. She has worked her entire adult life negotiating millions of dollars of Divorce Liens. She has taught Legal Continuing Education seminars on Divorce Liens and has written numerous articles for legal, real estate and other professional publications on the subject, including the Washington State Bar Association's Family Law Section.	
Lorelei is a qualified expert witness in privately held real estate and business notes, including Divorce Liens.	
We have been buying Divorce Liens for more than 40 years. We buy Divorce Liens more than any other firm.	

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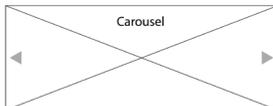
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CONTACT US	
Lorelei Stevens, President	
Wall Street Brokers, Inc. 9627 California Ave SW Seattle, Washington 98136	
Telephone: 206-448-1160	
Toll Free: 1-800-423-2114	
Fax: 206-448-8476	
email: lorelei.stevens@gmail.com	
Companion website: www.wallstreetbrokers.com	

ORIGINAL MOBILE LO-FI WIREFRAMES

Landing Page

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Carousel



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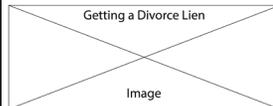
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Selling a Divorce Lien

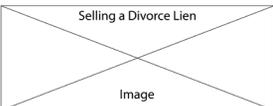
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This list of documents is necessary for our underwriter to review your divorce lien:

Documents created as a result of the divorce:

- ORIGINAL Note and Trust Deed.
- Divorce Lien judgment.
- Property Settlement Agreement.
- Decree of Dissolution (Divorce Decree).
- Title Insurance Policy (if applicable).
- Proof of Fire / Hazard Insurance.
- First lien documents (if applicable).
- Proof that child support is current (if applicable).

Property securing your divorce lien:

- Address or exact location (map helpful).
- Physical description.
- Opinion of value / appraisal used in the divorce.
- Photographs (if available).
- Real estate property tax account number.

Payments from your ex-spouse:

- Payment record for past two years (if any).
- Collection / servicing agent: name, address, phone, fax, and account number.

Parties involved:

- Your name, address, phone, fax, e-mail, and Social Security number.
- Your lawyer's name, address, phone, fax, e-mail and Website address.
- Your ex-spouse's name, address, phone, fax, e-mail and Social Security number.
- Your ex-spouse's lawyer's name, address, phone, fax, e-mail and Website address.
- First lien holder's name, address, phone, fax, e-mail and Website address.
- Insurance agent / carrier's name, address, phone, fax, e-mail and Website address.

Don't worry if you can't find all of these items. Send us what you have and we will take care of the rest.

We also need two signed permission forms that allow us to proceed.

One is required so that we may contact the lawyer who represented you in your divorce. The other is required so that we may obtain information from the first lien holder.

[CLICK HERE](#) for the permission form. Print out two copies and return to us with your signature. If you know exactly who to contact, you may fill out the form yourself. Otherwise, provide us with your signature only, and we will fill it out for you.

And keep our toll free phone number close by:
1-800-423-2114

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Selling a Divorce Lien

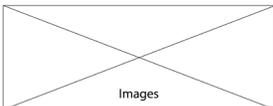
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Lorelei is a qualified expert witness in privately held real estate and business notes, including Divorce Liens.

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CONTACT US

Lorelei Stevens, President

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9627 California Ave SW
Seattle, Washington 98136

Telephone: 206-448-1160

Toll Free: 1-800-423-2114

Fax: 206-448-8476

email: loirelei.stevens@gmail.com

Companion website: www.wallstreetbrokers.com

Address

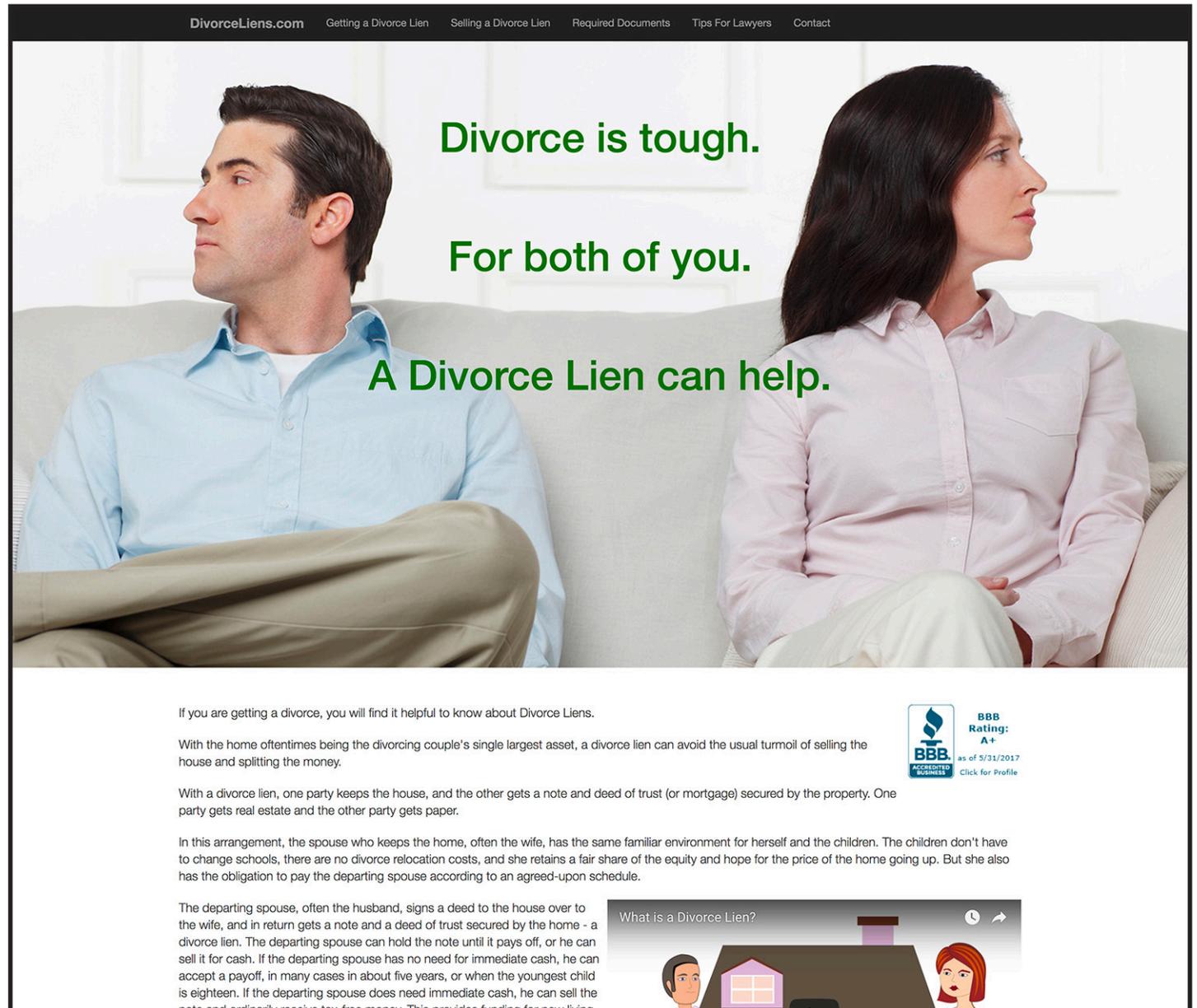
Getting a Divorce Lien

Selling a Divorce Lien

Who We Are

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FINAL DESKTOP HI-FI WIREFRAMES



If you are getting a divorce, you will find it helpful to know about Divorce Liens.

With the home oftentimes being the divorcing couple's single largest asset, a divorce lien can avoid the usual turmoil of selling the house and splitting the money.

With a divorce lien, one party keeps the house, and the other gets a note and deed of trust (or mortgage) secured by the property. One party gets real estate and the other party gets paper.

In this arrangement, the spouse who keeps the home, often the wife, has the same familiar environment for herself and the children. The children don't have to change schools, there are no divorce relocation costs, and she retains a fair share of the equity and hope for the price of the home going up. But she also has the obligation to pay the departing spouse according to an agreed-upon schedule.

The departing spouse, often the husband, signs a deed to the house over to the wife, and in return gets a note and a deed of trust secured by the home - a divorce lien. The departing spouse can hold the note until it pays off, or he can sell it for cash. If the departing spouse has no need for immediate cash, he can accept a payoff, in many cases in about five years, or when the youngest child is eighteen. If the departing spouse does need immediate cash, he can sell the note and ordinarily receive tax-free money. This provides funding for new living





Divorce is tough. For both of you. A Divorce Lien can help.

Getting a Divorce Lien

Selling a Divorce Lien

Required Documents

Tips For Lawyers

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 - Agree that one of you gets a note secured by the property.

If you can get that far, you can arrange a Divorce Lien. If you go to court, you still may be able to get a Divorce Lien.

Here's how:

Ask your lawyer about a divorce lien. Your lawyer will need to know:

How much is the house worth? If you don't know, you can order an appraisal by a licensed real estate appraiser. How much do you owe on the house? If you don't know, ask the people you send your house payments to. How much is the equity worth? Subtract how much you owe from how much the house is worth. Your lawyer will also need to know all of your financial information, including both incomes, assets and debts.

Selling a Divorce Lien

Selling your Divorce Lien begins with your request for a price quote from Wall Street Brokers, Inc.

Telephone is usually the fastest and easiest. You can call us toll-free at [1-800-423-2114](tel:1-800-423-2114).

When you call for a price quote, you should have certain information ready:

- What date was your divorce finalized?
- What was the value of the house at the time of divorce?
- What is the value of the house now?
- A brief physical description of the house and land
 - Example: 3 bedroom, 1.5 bath on a half acre
- In what city and state is the property located?
- How much does your ex still owe on the first mortgage?
- How much was your lien at the time of divorce?
- Is there a monthly payment?
- What is the interest rate? Simple interest or compounded?
- When is the lump-sum payment on the lien due?
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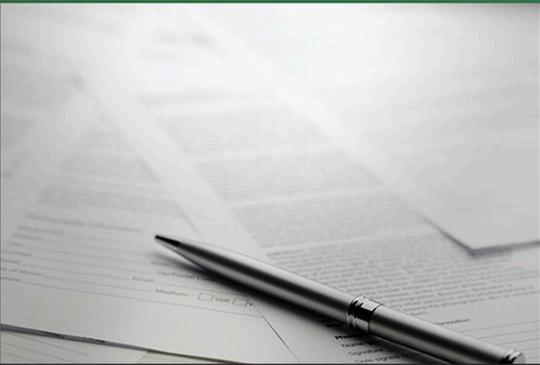
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If you decide to sell your Divorce Lien to us, here is a list of documents we require.



Required Documents



This list of documents is necessary for our underwriter to review your divorce lien:

Documents created as a result of the divorce:

- ORIGINAL Note and Trust Deed.
- Divorce Lien Judgment.
- Property Settlement Agreement.
- Decree of Dissolution (Divorce Decree).
- Title Insurance Policy (if applicable).
- Proof of Fire / Hazard Insurance.
- First lien documents (if applicable).
- Proof that child support is current (if applicable).

Property securing your divorce lien:

- Address or exact location (map helpful).
- Physical description.
- Opinion of value / appraisal used in the divorce.
- Photographs (if available).

Divorce is tough.
For both of you.
A Divorce Lien can help.

Getting a Divorce Lien

Selling a Divorce Lien

Required Documents

Tips For Lawyers

from the balance due on the note. Another common problem is to give the wife first right of refusal to buy the note at a discount if the husband wants to sell it. If the note is written subject to any rights, claims, modifications or offsets, the note will not be a negotiable instrument and the cash value will disappear or diminish.

If a specific case requires creation of a non-negotiable instrument, the note will most likely be unsalable, but in some circumstances may still be salable for a much lower amount.

Contact

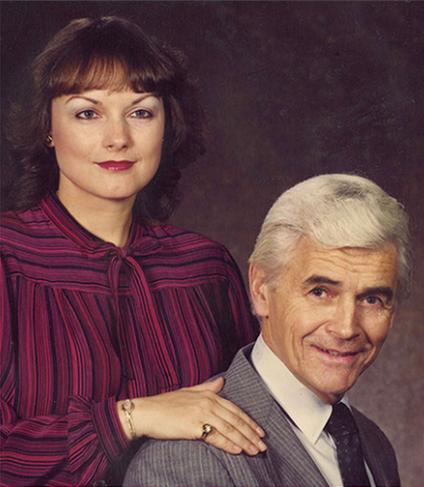
At Wall Street Brokers, Inc., we have been helping people with Divorce Liens for over 40 years. Regardless of whether you need cash right away or if you'd rather cut financial ties with your ex-spouse, we offer fair market value quotes for your Divorce Lien, and however good or bad your relationship is with your ex-spouse, we make the whole transaction smooth and stress free.

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Lorelei Stevens is a licensed real estate broker and Divorce Lien buyer since the 1970s. She has worked her entire adult life negotiating millions of dollars of Divorce Liens. She has taught Legal Continuing Education seminars on Divorce Liens and has written numerous articles for legal, real estate and other professional publications on the subject, including the Washington State Bar Association's Family Law Section.

Lorelei is a qualified expert witness in privately held real estate notes, including Divorce Liens.

In business for more than 40 years, we buy Divorce Liens more than any other firm.



Lorelei & Larry 1981

Lorelei Stevens, President

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DivorceLiens.com

Divorce is tough.
For both of you.
A Divorce Lien can help.



If you are getting a divorce, you will find it helpful to know about Divorce Liens.



With the home oftentimes being the divorcing couple's single largest asset, a divorce lien can avoid the usual turmoil of selling the house and splitting the money.

With a divorce lien, one party keeps the house, and the other gets a note and deed of trust (or mortgage) secured by the property. One party gets real estate and the other party gets paper.

In this arrangement, the spouse who keeps the home, often the wife, has the same familiar environment for herself and the children. The children don't have to change schools, there are no divorce relocation costs, and she retains a fair share of the equity and hope for the price of the home going up. But she also has the obligation to pay the departing spouse according to an agreed-upon schedule.



The departing spouse, often the husband, signs a deed to the house over to the wife, and in return gets a note and a deed of trust secured by the home - a divorce lien. The departing spouse can hold the note until it pays off, or he can sell it for cash. If the departing spouse has no need for immediate cash, he can accept a payoff, in many cases in about five years, or when the youngest child is eighteen. If the departing spouse does need immediate cash, he can sell the note and ordinarily receive tax-free money. This provides funding for new living quarters, help in paying attorney fees, child support, and a new start in life. If he sells the note, this financial connection to the house ends.

DivorceLiens.com

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Required Documents

DivorceLiens.com

Getting a Divorce Lien



Here are the basics:

- You should be represented by a lawyer in a divorce. You must own a home.
- When it's time to decide what to do with the house, you must:
 - Agree that one of you gets the house.
 - Agree that one of you gets a note secured by the property.
- If you can get that far, you can arrange a Divorce Lien. If you go to court, you still may be able to get a Divorce Lien.

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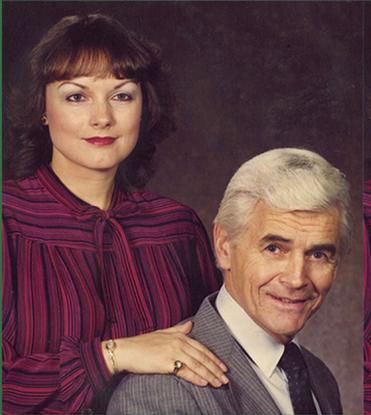
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