

Six Ways To Beat The Stress Of Buying A Home

DEATH, DIVORCE & MOVING are the three most stressful experiences in life. There are two very different kinds of needs that people have while moving. First there are the transactional needs, like finding the home that is just right for you, finding a seller who is realistic, negotiating the price, filling out the paperwork, handling the escrow, and arranging for the move. But there are also emotional needs that are involved when moving, and this is where the biggest stress comes in. Any competent agent will handle the transactional needs for you, but if your emotional needs are unfulfilled, you'll be frustrated and may not act in your own best interests. The ideal real estate agent is one who is competent with paperwork and numbers, but can also guide, direct, and counsel you through the emotional ups and downs of moving. Here are the six best ways we've found to beat the stress.

1. Begin with the end in mind. Have an ultimate scenario of where you're trying to be. What will life be like when you get there? How will it be better than where you are now? Dwell on that picture and write it out, fill up at least a page about how it feels in the new place. This is imperative. Having the goal in front of you at all times energizes you to achieve it, in spite of setbacks and frustrations. Emotions will run high and you need an anchor. In childbirth, the Lamaze method teaches you to focus on one spot when enduring labor pains. In the same way, you too must focus on that future goal when anxiety threatens to get the better of you.

2. Be flexible. In your monetary calculations, overestimate by a thousand dollars. In this market, anything can happen between contract acceptance and closing. It could be the inspections reveal areas of concern that the seller is unwilling to fix or the repair costs are higher than the amount limited in the contract. Or the interest rate changes which affects the necessary down payment and closing costs you will need to come up with. As your real estate team, we will strive to tie up loose ends as quickly as possible, but remember there is no perfect world. Most buyers feel a bit overwhelmed when taking on a new mortgage and the responsibilities of a new home and we've seen many buyers get angry when it seems like the cost just keeps going up. Anger is caused when reality doesn't match up with the expectations you had in your mind. So if you anticipate this happening in advance, you won't get angry. In fact, it'll probably go better than you

expected.

3. Trust in the process. There's just so much to do, it's easy to panic. You wonder if it will ever work out. In fact, when we bought our house, we couldn't eat for a day, we felt sick to our stomachs! You think you're taking a big chance, but the truth is you're giving yourself a big chance. Even though you can't see every step of the way, as you move towards your goals, the way opens up. We know that you haven't moved in a long time and it's a major upheaval in your life. But we've been there many times before, and we'll be looking out for you. Trust that we know the way to get you there.

4. Get knowledge. One thing you'll probably feel during this transition time is being out of control. It feels like everyone else has taken over your life. The seller, your lender, the appraiser, the inspectors, they all have the power to say yes or no to your moving plans. We'll try our best to let you know ahead of time what your expenses will be, and what the unknowns are. We'll tie down the loose ends as soon as possible. We'll try to get your loan approved within a reasonable time frame. We'll educate you as best we can and let you in "behind the scenes" so you won't ever feel stupid or out of control.

5. What is your option? When things don't go as smoothly as you had hoped, don't let emotions take over. Always ask yourself "What is my option?" because there are always options. Let's pretend the lender takes longer than agreed upon to get your loan. He keeps asking you for more and more documentation until it feels like he also needs to know how many gold fillings you have in your mouth! You'll feel upset because you wanted to feel certain about the move and now you still have to live with the uncertainty. You want to say "Forget it, I'm fed up with this!" But what is your option? Find a new lender and start the process over again? That may take weeks, plus you will have to provide all the paperwork over again. If the lender is trying his best, it may be better to give him a few more days. Each case is unique, but when setbacks occur we've found that asking yourself this question helps to defuse the situation and restore clear headed thinking.

6. Seek entertainment. When there's nothing you can do about the situation, take your mind off of it altogether. Maybe you expected loan approval on Friday, but now it won't come until Monday. You hate being in limbo and feeling powerless. So do something else entirely, maybe something where you aren't powerless. Take a hike, play tennis, get out of town for the day. Watch a movie or pour yourself into your work. Whatever diversion works best for you, now would be a good time

to engage in it. Just forget the situation and refuse to listen to those irritating thoughts when they come into your head. Think about something else instead and just take it one day at a time. To keep stress to a minimum, here's how I'll serve you when you work with me in buying your new home: Give my best-reasoned expert counsel and advice with your best interests in mind. Clarify your goals and motivation, and decide if moving is the wisest choice at this time. Provide recommendations and information to help your kids through all the changes. Negotiate effectively for you to get the lowest possible price for your new home. Treat your money like it was my own, saving every expense possible. Protect your interests during escrow, keeping a detailed record of the transaction. Be your levelheaded sounding board or relief valve when the stress is overwhelming. Counsel you through the feelings of "buyer's remorse". Alert you ahead of time to every possibility so you feel more in control. Contact you daily during the last 10 days of the transaction to serve your needs. Provide guidance and help with movers, change of address, utilities shut off, cleaning, etc. Deliver your closing paperwork. Continue to give you information of value after the transaction... for life.

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