

Six Ways To Beat The Stress Of Buying A Home

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 them, 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. 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 consultant, I 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. So if you anticipate things 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. I know that you haven't moved in a long time and it's a major upheaval in your life. But I've been there many times before, and I'll be looking out for you. Trust that I 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. I'll try my best to let you know ahead of time what your expenses will be, and what the unknowns are. I'll tie down the loose ends as soon as possible. I'll educate you as best as I can and let you in "behind the scenes" so you won't ever feel out of the loop 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 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? Early in the process that may work. But a change later may take weeks, and you will have to provide all the paperwork all 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 I'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, pray, 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: a) I promise not to take your business for granted, b) I will inform you of your options c) I will give you my best-reasoned expert counsel and advice with your best interests in mind, d) I will clarify your goals and motivation, so that you can decide if moving is the wisest choice at this time. e) I will provide recommendations and information to help your kids through all the changes f) I will negotiate effectively for you to get the best possible price for your new home g) I will protect your interests during escrow, keeping a detailed record of the transaction h) I will be your levelheaded sounding board or relief valve when the stress is overwhelming i) I will counsel you through the feelings of "buyer's remorse" j) I will alert you ahead of time to every possibility so you feel more in control k) I will contact you regularly to keep you informed during the transaction to serve your needs l) I will provide guidance and referrals regarding movers, change of address, utilities shut off, cleaning, etc. m) I will continue to give you information of value after the transaction... for life.