



Beat The Stress of Buying a Home



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 must focus on that future goal when anxiety threatens to get the better of you.
2. **Be flexible.** 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 Realtor, I will strive to tie up loose ends as quickly as possible. Most buyers feel a bit overwhelmed when taking on a new mortgage and the responsibilities of a new home and I'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 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 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 our best to let you know ahead of time what your expenses will be, and what the unknowns are. I'll try to get your loan approved within a reasonable time frame. I'll educate you as best I 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 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.



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