



# Lydia Treadway

*A Realtor You Can Trust*

[www.HomesMarin.com](http://www.HomesMarin.com)

(415) 785-7750

## WAYS TO BEAT STRESS IN BUYING A HOME

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According to psychologists death, divorce, and 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. Any competent Realtor will handle the transactional needs for you, but if your emotional needs are unfulfilled, you will be frustrated and may not act in your own best interests. The ideal Realtor is one, who is competent with paperwork and numbers, but will also guide, direct, and counsel you through the emotional ups and downs of moving. Here are the six good ways I have found to beat the stresses involved in buying a home.

### **1. Begin with the end in mind.**

Have an ultimate scenario of where you are trying to go. 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 simple technique of positive visualization will really help you. 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.

### **2. Be flexible.**

In your monetary calculations overestimation is much better than underestimation. Several thousands of dollars in reserve relieve stress. 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 Realtor 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 this happening in advance, you will not get upset. In fact, the process will probably go better than you expected.

### **3. Trust in the process.**

There's just so much to do, it is easy to get a feeling of panic. You wonder if it will ever work out. You think you are taking a big chance,

but the truth is you are giving yourself a big chance. Even though you can not see every step of the way, as you move towards your goal, the way opens up. As your Realtor I have been through this process many times before, and I will be looking out for you. Place your trust in me to get you there!

**4. Get knowledge.** You may feel as if you are out of control during this transition time. 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 will try my best to let you know ahead of time what your expenses will be, and what the unknowns are. Your Realtor Team will tie down the loose ends as soon as possible and try to get your loan approved within a reasonable time frame. We will educate you as best we can and let you in "behind the scenes" so you will not feel in the dark or out of control.

**5. What is your option?** When things do not 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 have found that asking yourself this question helps to defuse the situation and restore clear-headed thinking.

**6. Seek entertainment.** When there is 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 walk, 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 in buying your new home, here is my personal guarantee:**

- I will give you my best-reasoned expert counsel and advice with **your** best interests in mind.
- I will help you clarify your goals
- I will provide recommendations and information to help you through all the changes.
- I will negotiate effectively for you to get the lowest possible price for your new home.
- I will treat your money as if it was my own, watching every expense carefully

- I will protect your interests during escrow, keeping a detailed record of the transaction.
- I will be your levelheaded sounding board or relief valve when the stress is overwhelming.
- I will counsel you through the feelings of "buyer's remorse".
- I will alert you ahead of time to every possibility so you feel more in control.
- I will contact you daily during the last 10 days of the transaction to serve your needs.
- I will provide guidance and help with movers, change of address, utilities shut off, cleaning, etc.
- I will deliver your closing paperwork.
- I will continue to give you information of value after the transaction... for life.

These are solid promises from ***Lydia Treadway, a Realtor You Can Trust!***

*This information is provided to you by Lydia Treadway, Realtor Bradley Real Estate, San Rafael, California. Lydia represents Buyers and Sellers of homes in San Francisco, Marin and Sonoma Counties.*

*Please visit her website at [www.HOMESMARIN.com](http://www.HOMESMARIN.com) for more information or give her a call at (415) 785-7750 or an email at [Lydia@HomesMarin.com](mailto:Lydia@HomesMarin.com)*