

the responsibilities of a new home, and many buyers get angry when it seems like costs just keep escalating. Anger is caused when reality doesn't match up with the expectations. 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. 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. Anytime you move, it's a major upheaval in your life. But your real estate agent can help you. Trust that they 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; all have the power to say yes or no to your moving plans. Your real estate agent and lender will do their best to let you know ahead of time what your expenses will be, and what the unknowns are. They'll tie down the loose ends as soon as possible. They'll try to get your loan approved within a reasonable time frame. They'll educate you as best they can and let you in "behind the scenes" so you won't ever feel uninformed 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. For example, perhaps the lender takes longer than agreed upon to get your loan. He keeps asking you for more and more documentation until it feels like fillings you have in your mouth! You'll feel upset because you wanted to feel certain about the move and instead, you continue to deal 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, 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 empowering. Take a hike, play tennis, get out of town for the day. Watch a movie, visit friends, 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 your real estate agent can serve you when buying your new home:

- Give you their expert counsel and advice, with your interests in mind.
- Help you clarify your goals and motivation, and help you 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.
- Handle your financial transactions like it was their own, shaving every expense possible.
- 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.
- Provide guidance and help with movers, change of address, utilities shut off, cleaning, etc.
- Continue to give you information of value after the transaction... for life.



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