

# Avoid Home Buying Blues at Closing

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## **Sample of Content:**

Buying a home is a stressful and emotional affair. You can avoid the home buying blues by keeping your cool at closing.

## **Content:**

Buying a home is a stressful and emotional affair. You can avoid the home buying blues by keeping your cool at closing.

Iâ€™ve just come from a settlement table at which a friend bought a new condo. Itâ€™s beautiful, convenient and just what she wanted. However, at the settlement table she and a relative whom she clearly loves got into a tiff with each other. What should have been a happy occasion was almost spoiled. Thank heavens they got themselves together

and the situation was saved, but arguments and hurt feelings are frequent at settlement tables and on moving day. It doesn't have to be that way.

## The Trauma of Change

Changing one's home is right up there with the big changes in life – birth, death, divorce, and retirement. Most of us recognize the trauma of the first three. Many of us recognize the need to prepare mentally and emotionally for retirement. Few of us realize how badly buying and moving into a new home frays our nerves and shortens our tempers. It can have serious consequences. I've seen deals blow up, and almost blow up, because of it. (Sometimes the protagonists are the buyer and seller.)

## Mitigating Moves

There are a number of things you can do to ensure that the day you buy or sell your home is calm, sane and happy. Let's consider some of them. Some are easy. Some harder. You're apt to think of some which will be unique to you and your family.

First of all, simply realizing that these are flash points and discussing it with family members is a good starting point. There are many decisions to be made and much work to be done. Life is about to change for everyone who is a party to the process. It helps to just acknowledge that you'll need to work together so that it's a good experience for everyone in the end. Remember the expression, "I need to take a deep breath and get my equilibrium back." Clue in family members when you feel the tension rise.

Get a good night's sleep the night before the settlement. Have a good, unrushed breakfast. Have someone you know well look after small children and pets until after settlement you don't need distractions during a large financial transaction.

At settlement, ask questions about anything you don't understand. Use a quiet, neutral voice. Don't sound like you are accusing someone of something. Simply ask for information and clarity. Don't feel rushed. Take the time to understand. Many of the arguments I've seen at the settlement table happened because someone assumed something and didn't ask about it. They just pitched into an irritated tirade. Not a good idea.

What if your questions turn up an unexpected and unacceptable answer? Let it be known that you expected it to be handled another way and why. Listen to any explanation calmly. Evaluate it. Does the other person have a valid point? How much difference does it make to you? Remember, it isn't necessary to have everything exactly as you'd like in order to have the transaction go well for you. Keep the big picture in mind. You don't have to be right about everything, nor do you have to win every point in order to be pleased with the final outcome.

Whether you call it settlement or closing, the final meeting will be stressful even if absolutely everything goes perfectly. Make sure you get through it by minimizing the stress.

Raynor James is with <http://www.fsboamerica.org> - FSBO homes for sale by owner. Visit our "sell my home" page at <http://www.fsboamerica.org/seller.cfm> to list homes for sale by owner. Visit <http://www.fsboamerica.org/buyer.cfm> to see homes for sale by owner.

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## About the Author:

Raynor James