Buying a new home without the stress!

You've probably heard it said many times that buying a new home is one of the most stressful things you can do. In fact, in terms of stress, it's right up there with getting married *Hose Bros* and having a new baby. Buying a new home is an exciting time too, though: heres how to do it the easy, stress-free way!Don't break the bankA palatial new pad may seem worth breaking out the credit for, but struggling to pay the bills is no fun at all as you'll find out. To minimise financial stress, it's always a good idea to set a strict budget and stick to it, no matter how tempted you feel! Shop around for a mortgage and insurance, and remember to budget for any renovations you'll need to take care off soon after moving in. Take your timeLike most of us, you're probably desperate to get your foot on the property ladder or to move up it if you're already there. Don't be in so much of a hurry, though, that you jump at the opportunity of the first house you see and risk ending up with something that's not quite perfect. This is probably the biggest purchase you'll ever make, so take your time over it!Have a contingency planIf you find yourself caught in a "chain" (you can't move into your new home until the previous owners move out, but the people buying your new property are desperate to move in), your stress levels will rocket unless you have a contingency plan. The last thing you want is to be stuck with a bridging loan (a loan to tide you through the gap between buying one home and selling another), so make sure you have somewhere to go, even if it is the spare room in your parents' house, in case your chain breaks down. Plan out your moving dayIt's only one day of your life, but you should ideally start planning your move as far in advance as you can, to make sure its as stress-free as possible. Pack up everything you don't use on a daily basis and label your boxes with the room they'll be going to in the new house to make unpacking easier. Look at properties for sale by ownerSometimes the stress of buying a new home doesn't come from the house at all, but from the estate agents dealing with the sale. There's nothing more frustrating than dealing with a middleman, and having to wait while messages are relayed between yourself and the seller of your property. Now that more and more people are choosing to sell their properties themselves, however, you can cut out the middleman and go direct to the seller. Keep a lookout for properties listed "for sale by owner".

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