

Second Thoughts?



Lonne L. Sterling
LMHC, CEAP



Christine Michaels
LMHC, CEAP

Lonne Sterling and Christine Michaels, Licensed Mental Health Counselors (LMHC) and Certified Employee Assistance Professionals (CEAP) and the co-founders of the Center for Change of Florida, have worked in the mental health, employee assistance and substance abuse fields for over 25 years. Their Center provides clients with outpatient counseling and area businesses with Employee Assistance Program (EAP) services. Together they have established a reputation as dynamic professionals, each bringing unique and varied experiences to their practice.

The Center services a diverse client population dealing with a broad range of mental health issues, such as mood disorders, relationship and family problems, anger and stress management, grief and loss, addictions, eating disorders and relapse prevention. The Center's staff is highly skilled, utilizing a brief, solution-focused, therapeutic approach and techniques such as EMDR and Hypnotherapy.



Center for Change
Of Florida

Chances are, buying your first or “dream” home is the single most exciting purchase you have or will ever make in your life. The excitement starts even before stepping into the first house—viewing home buyer magazines with those fantastic pictures of properties with great views, large living spaces and close proximity to the beach. Maybe you then browse the Internet to check listings before actually cruising the neighborhoods and frequenting open houses. Next comes the really fun stuff—you meet with a realtor and begin seriously looking at homes. Full of imagination and optimism, the excitement mounts. Mentally, you are already envisioning where to place the furniture and hang the pictures. Miraculously, you eventually find the perfect place to live, the home of your dreams and more.

You make the offer, you sign the agreement and the deal closes. You break out the Champagne in celebration and then, without warning, it strikes; logic deserts you and worry takes over. Doubtful thoughts intrude. You may find yourself lying awake at night, tossing and turning, wondering if you made the right decision. “Did I buy the right house?” “What if I acted too quickly and a better house comes on the market tomorrow?” “I wonder if I paid too much?” “Will I be able to afford the monthly payments?” “What if I don’t like the neighborhood?” “Is it the right time?” “Should I have waited?” “What if I lose my job or the market tanks?” Anxiety and stress has set in. You now have the “disease” of **Buyer’s Remorse**.

Because for most of us, home buying is one of the most expensive purchases we will ever make, it is also probably one of the most frightening. *Buyer’s Remorse* is an emotional response to the buying experience that often triggers feelings of anxiety, regret, fear and/or depression. For some buyers, these feelings may relate to the uncertainty associated with

relinquishing control and being forced to step outside their comfort zone. Psychologically, to compensate for these feelings of uncertainty, buyers try to mentally undo the event by talking themselves out of the purchase.

Some factors that trigger or contribute to *Buyer’s Remorse* are:

Discussions with families and friends. Although they mean well, friends and family can give you the jitters by peppering you with questions about your choice, the purchase price, the neighborhood, the resale value or whether it is “good enough” or “too good” for you.

Continuing to look at houses. You might see this as validating your wise decision when instead it causes you to second guess yourself.

Working with an inexperienced or neglectful agent. Agents who do not guide their buyers through the closing process or are unavailable for questions cause doubt and insecurity for the buyer.

Your own fears. We tend to think about the uncertainties of life when making a long term commitment. Our anxiety and fear cause us to dwell on the negatives, the “what ifs” and the “should haves” instead of looking at the positives.

Sometimes, however, our concerns are valid. For example, there are times that purchases should be halted, such as when you are overextending your budget,

you are unable to secure financing, the house does not appraise at a price at or above the sales price, home inspections uncover more repairs than you are willing to assume or the title search uncovers some questionable encumbrances.

So, what is the antidote to *Buyer’s Remorse*?

Prevention. Prior to buying your home, educate yourself about current market values and then logically make a list of all the possible advantages and disadvantages of home purchase. Put the list aside for safekeeping and when *Buyer’s Remorse* hits, take out the list and review. This will not totally alleviate the stress but it will help lower your anxiety.

Right Sizing. Feelings are not facts. Don’t assign more significance to your anxious feelings than is warranted. Just because you’re questioning your decision doesn’t mean it isn’t a good one.

Normalizing. The fear of making a commitment coupled with the fear of the unknown can give rise to feelings of uncertainty. This is a natural response and in most cases will pass. Fear is really just **Future Events Appearing Real**.

If you need help in dealing with the feelings associated with *Buyer’s Remorse*, please contact us for relief.

Remember, even though *Buyer’s Remorse* can be an unpleasant experience, it is rarely fatal.