

Fear and Loathing on the House-Hunting Trail



The Ups and Downs of Moving

There comes a time (or several times) in a person's life when, due to any number of circumstances, he must sell his house. With luck, the circumstances behind selling one's house are good—finding a bigger and better house, moving into a better neighborhood, etc.—as opposed to bad (foreclosure, unanticipated relocation, hauntings, etc.). This is an account of the trials and tribulations I and my family experienced recently while making the move from one house to another. Hopefully, our experience can shed some light on this very stressful time and offer you—the future home buyer and/or seller—some advice on how to make the process proceed as seamlessly as possible.

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I will preface this by saying that our circumstances for selling were good—we found the exact house we were looking for in the exact location we were hoping for (although I still to this day suspect our old house was indeed haunted). An added bonus was gaining 1,000 additional square feet of wonderful space for kids to go play and leave daddy and mommy in peace for a while. That being said, I'll offer my first of many tidbits of advice: **If you are actively (or even passively, as was our case) shopping for a new house, be prepared to make the big commitment on a moment's notice.** In other words, have your homework done—find out what type of financing you will need in the price range you are looking into, how much you're qualified to borrow, what needs to be done to your existing home to get it on the market, what you can expect to sell it for, the costs associated with moving and a thousand other details. Having this information before looking at houses will be a huge help if you have to make a split-second decision.

To obtain this information, you can do one of two things: Either do it all yourself (if you are a masochist), or go meet your three new best friends—your lawyer, your mortgage broker and your realtor. Being a lazy creature, I chose the latter, and all three received Christmas cards from the Gurke family for their invaluable assistance in making everything work out. In our particular instance, we were passively looking for a new house. Although it took two years to find it, once we did it took less than 24 hours to place an offer on it.

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This is why that homework thing is important—if you find THE house, you may have to act quickly. The day we found THE house, another offer was written, and the owners were considering accepting it. Through numerous phone calls and e-mails, we were able to make an offer that was accepted a mere 22 hours after first spotting the “For Sale” sign in the yard. So yippee—we have a new house! This would be the time to rewrite your employee job descriptions to include helping you move.

Now comes the fun part—selling the old house in as short a time frame as possible. This was a HUGE necessity for us, as the owners of our new house wanted a very quick closing, meaning we would be carrying two mortgages until the old house was unloaded. This leads us to tip #2: **Even if you are only passively looking for new digs, start fixing up your existing house early.** Best friend realtor guy was instrumental in getting us off our rears and putting scrapers and paint brushes in our hands. The key areas to focus on are the front entry and overall exterior appearance of the house, the kitchen and the bathrooms. And for some silly reason, buzzwords like “hardwood floors” and “crown molding” and “exquisitely manicured” tend to attract potential buyers to your now-a-financial-burden second home. Peeling paint is bad. Electric garage doors are good. Worn, dirty carpet is bad. New roof is VERY good. “Fixer-upper” is bad. “Recently remodeled” is good. Romex is bad. Conduit is good. To obtain maximum value for your house, all of these items should

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The unfortunate downside to doing all this fixing up is that you are doing it for someone else to enjoy, and your house is finally nice enough for you to stay in at the exact same time that you have to leave it. The upside is that all the valuable skills you learn from fixing up the old place will come in very handy in the new place. Of course, the downside to THAT is that you’ll be so sick and tired of painting, plumbing, patching and pretty-ifying the old house that you won’t want to do it all over again in the new one. But then there’s that other upside—you’ll do it anyhow to keep your already-strained marriage from completely collapsing. Besides, many of these projects involve “guy time” in the garage (or wherever your work area was relegated in the move), which can be nice. All things considered, it is in your best interest to do as much as you can to make your house look like someone else’s home. Once this is accomplished, the fun begins: Putting it on the market.

If you thought the hard work was done by this point, you were mistaken. Now is the time when, regardless of how many marauding hellions, slobbering infants and incontinent dogs you have, your house must ALWAYS be in perfect “having the President over for dinner” shape. This is no small task—every morning before heading off to work, dishes must be done and stowed, floors vacuumed and swept, garbage taken out, toys put in their places (under beds, in crawl spaces, on closet floors, etc.), bad smells Lysoled, laundry put away and undies hidden, and any evidence of pets hidden (including yard evidence, if you know what I’m talking about). If you are fortunate as I was, you live very close to work and can dash home at a moment’s notice to do “the list”—the final touches before a showing (and there can be a LOT of showings, let me tell you). These touches include, but are not limited to, turning on the appropriate lights that make the house look better (the ones that don’t blink, dim or flicker); putting the batteries back in the

smoke detectors; flushing the dookie one of the kids left in the toilet; and smooshing the spider in the top corner of the dining room. Oh, yes, and this is also the time to begin looking for three-hour diversions for you and your family on weekends (almost exclusively during Bears games), as weekends now become “open house” days. We discovered most of the cultural attractions Aurora has to offer while strangers walked through our house and looked in our closets.

And if that isn’t enough “food” piled on your plate, it is also time to begin the moving thing. All superfluous household items that have no real place—the clutter—need to be removed. Best friend realtor guy says it’s to make the house look bigger and “show better.” We think it’s his way of saying, “Get rid of that ugly couch you found at the end of your neighbor’s driveway on garbage day.” Everything but the absolute essentials must be boxed, labeled (you WERE amassing boxes from the start of this, right?) and stored out of sight. Your labor situation must be finalized, either by calling a moving company (BIG bucks) or picking a weekend, calling all friends with pick-up trucks and having cash for pizza and beer. Side note: On moving day, get the fragile and bulky items moved before popping that first cold one—your friends, while invaluable during this ordeal, do not care if your leather couch gets a little trashed squeezing it through the door. The people we bought our new house from failed to take this crucial step (or their friends failed to show up), forcing them to rent their house back from us for a week while they moved (a request we were more than happy to oblige).

All this work and turmoil do eventually pay off when that magical call comes from your realtor saying, “We have an offer.” Now a new phase begins in the arduous process. This is when your best friend mortgage guy and your best friend lawyer guy enter the picture. Forms must be faxed. Inspections must be made. More forms must be faxed. More inspections must be made. Once it is clear that no third parties, termites, varmints, molds, mildews, poisonous gases or

even bacteria live in your house or its water supply; and once it is clear that the offer made, countered, counter-counter, refused, restructured, reneged upon, reviewed and reconsidered is acceptable to you, it is time to set a closing date. Now stuff is getting downright serious. This is the date on which your financial burden will be removed. The date when you will sign a great many documents that your best friend lawyer guy will “explain in a nutshell” while you frantically sign, initial and date them (why these forms can’t be written in “nutshell” language instead of legal Swahili is beyond me). The date when your life becomes normal again. Right.

I’ll offer this next tip and explain afterward: **Do not count your nest eggs before they hatch.** Always be prepared for the worst (in our case, the new buyers’ financing falling through). There are several red flags to look for when considering an offer from a particular buyer. First, if after walking through the house and grounds they comment on how the front yard might be too small for mama’s trailer, put up one red flag. If upon seeing the bathrooms they marvel at the prospect of indoor plumbing, put up another red flag. If they begin talking amongst themselves about calling Uncle Jodie to cosign, or going to “the guvmint fer a loan,” put up yet another flag. These are the types of things that will keep you an owner of two houses. In our case, there were three extensions to the original closing date (three more red flags) in an effort to find SOMEONE out there who would lend the new buyers money. You see, this brings up a very essential point: Just because someone is “preapproved” for a loan, this does not in any way indicate that they “qualify” for that loan. I think all it means is that they have the right to ask a bank for a loan. We found this out the hard way. Best friend mortgage broker guy informed us that preapproval means that the lending institution looks at what they earn versus what they spend to determine whether they can afford it. Nothing more. Once they apply for financing is when the real dirt is dug up and the dreaded credit check is performed. That report usually arrives the day before closing, and when it’s bad,

closing gets postponed while “other financing options are explored.” After the third postponement, it’s time to start all over again with the cleaning, the walk-throughs, the open houses, the pooper scooper patrols and the constant phone calls. In our case, we had already moved to the new house, leaving the old UNSOLD house empty and not very inviting. We also were doing all this just before Christmas when not many people decide it’s a good idea to move. It was nice bumping into you, Normal Life—hope to see you again REAL soon.

Christmas. Two gas bills. Two electric bills. Two mortgages, and two kids expecting costly battery-operated gizmos and gadgets from the North Pole. I considered taking what spare change I had to the track and betting it all on Santa’s Little Helper. In the end, though, a buyer was found. Someone who had seen the house while it still had furniture in it, had liked it, but were too late to make an offer before the first couple had been accepted (oops). This buyer was solid! Closing was a mere afterthought, what with their good credit rating, their desire to move in quickly and the assurances from all parties involved that it was “a go.” With all this going for us, we still had that sinking feeling that our string of incredibly bad luck would intercede once again, forcing us back into the abyss of dual home ownership. In the final week before closing, the ring of the phone was, to us, a disaster siren. If caller ID said “Lawyer Guy,” pants were soiled. But once this week of hell was over (actually week-and-a-half—can you believe the guy who processes all the documents for the buyers’ mortgage company had the nerve to up and die on us?), we arrived at the best day of our lives—closing day. After abusing my carpal-tunnel-affected writing hand, we walked out of it with a big fat check and 17 fewer keys in our pockets. We went over to the old house and dug up the St. Joseph statuette to proudly display in the new home (in the process we inadvertently interrupted the new owners’ “breaking in the new house” celebration). We put in the mailbox the pile of bills awaiting sufficient funds to be sent. We got our normal life back and all the planets were once again aligned.

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What, besides what I’ve already imparted, did we learn from this experience? How did it make us better? First, we now know that our marriage is impervious to outside influences bidding for a chance at our ruination. Second, we can fix anything—we are plumbers, electricians, paperers, painters, deck-builders, carpet-layers and landscapers now. Third and finally, we know that, unless forced to, we will never EVER EVER move again.

