RE/MAX RESULTS
FITZPATRICK TEAM

YOUR COMPLETE HOMEBUYERS GUIDE

A RESOURCE THROUGH THE
PROCESS OF HOMEOWNERSHIP

RE/MAX®

YOUR HOME, YOUR PLAN, YOUR NEXT CHAPTER

UNDERSTANDING YOUR GOALS

Whether this is an emotional move or a calculated investment, our priority is to learn what matters most to **you.**

STEPS TO PURCHASING A HOME

INITIAL CONSULTATION & GOAL SETTING

FINANCIAL PREPARATION

HOME SEARCH

MAKE AN OFFER

UNDERSTAND THE 'UNDER CONTRACT' PROCESS

CLOSE THE DEAL

MOVE INTO YOUR NEW HOME

LIFE AFTER CLOSING

THE ROAD HOME

Buying a home is often the largest purchase you will make in your lifetime. While this might feel overwhelming, it's also an opportunity to make one of the best investments for your future.

From the pride you feel by being a homeowner to the potential tax deductions associated with home ownership, the benefits are plenty.

This guide is a resource to help familiarize you with the home buying process and present you with relevant information.

Aligning with an agent that will work with you to understand your goals and needs from the start is crucial to this process. At REMAX Results, we pride ourselves in focusing on the most important person in the transaction, YOU. From our first day working together, your needs are our top priority.

BUYER CONSULTATION & GOAL SETTING

WHAT YOU CAN EXPECT

During our initial consultation, we'll take time to better understand your goals and outline the details of your ideal property search. We'll talk through your "wants" versus needs and non-negotiables, discuss how we'll communicate throughout the process, and review how showings will be scheduled and handled. This conversation helps us align from the start and ensures we're building a clear path toward achieving your goals.

UNDERSTAND THE PROCESS

We'll set you up with a personalized property portal for real-time access to listings, walk through how showings and open houses work, and cover key financial aspects of your purchase.

BUYER AGREEMENT

We'll review and sign our buyer representation agreement to formalize our working relationship and establish a clear understanding of our mutual commitments throughout the process.

FINANCIAL PREPARATION

ESTABLISH YOUR BUDGET AND PRICE RANGE

Collaborating closely with your lender or bank will be a key part of the homebuying journey. If you are financing your purchase, having a trusted lender is essential. They will help us determine your budget and financial qualifications, and play a critical role in helping shape your offer when the right home comes available.

MORTGAGE PRE-APPROVAL

Securing a pre-approval letter is the first and most important step in the homebuying process. It not only defines your purchasing power but also shows sellers that you're a qualified consumer. Without the pre-approval, we are essentially window shopping.

HOME SEARCH

WHAT IS IMPORTANT TO YOU?

We'll establish your ideal search criteria including preferred communities, property type, size, and key features like the number of bedrooms and bathrooms. Once we have a better idea of those details, we will set you up with a personalized OneHome portal. This platform connects directly to the statewide MLS database that we use as professionals, offering real-time updates that are more accurate and timely than third-party sites like Zillow, Trulia, Homes.com, etc.

HOME SEARCH

HOW WE WORK TOGETHER

Think of this as a team effort, we're in this together, working toward the same goal. In a competitive market like this, timing is everything. If you see a property that catches your eye, reach out and let me know right away so we can schedule a showing as soon as possible. I'll also be keeping a close eye on everything coming to market, as well as off-market opportunities, to make sure you're seeing everything that could be a great fit.

PROPERTY TOURS

As we tour homes that match your criteria, keep in mind that every visit is a chance to learn what you like, what you don't, and what really matters to you. The more properties we see together, the clearer your vision will become. Feel free to ask questions during showings, but let's keep any strong opinions or reactions between us. Remember, the listing agent represents the seller, so staying neutral helps us keep leverage when it's time to negotiate.

MARKET ANALYSIS

When you're ready to make an offer, we will evaluate comparable properties to understand fair market values and best strategies moving forward.

MAKING AN OFFER

Once we've identified the right property, we'll take time to carefully review and craft the terms of your offer starting with determining a competitive and strategic offer price.

We'll begin by evaluating the current market conditions. From there, we'll consider key property-specific factors, such as days on market. Generally, the longer a home has been listed, the more flexibility we may have with pricing and terms.

If we find ourselves in a multiple-offer situation, I'll walk you through a range of strategies to help position your offer competitively. These may include limiting contingencies, offering a flexible closing timeline, using an escalation clause, increasing your escrow deposit, and finding ways to build rapport with the seller whenever possible.

Every offer is tailored to give you the best chance of success while protecting your interests.

WINNING STRATEGIES

IN A COMPETITIVE MARKET, IT'S NOT JUST ABOUT PRICE...

1. Strengthen Your Financial Presentation
Submit a strong pre-approval letter (or proof of funds for cash offers) with your offer. Ideally, your financing should be fully underwritten subject only to inspection and appraisal. I'll also coordinate with your lender to connect directly with the listing agent, reinforcing your financial strength.

2. Increase Your Earnest Money Deposit
A larger deposit signals serious intent. Typically, sellers like to see between 3-5% of the purchase price held in escrow. The more money you are able to offer as an earnest deposit, the stronger your commitment to the deal may feel.

3. Keep Terms Clean and Simple
Limit contingencies to only those necessary to protect your interests. A streamlined, clean offer is easier for the seller to accept and perceived as less risky when entering into a contract.

4. Be Flexible With Closing And Possession
If you can accommodate the seller's preferred timeline (or offer a brief rent-back post closing) it may give your offer the edge, especially in tight or transitional situations.

5. Understand the Property's True Market Value
If a home is priced below market to drive demand, be prepared to offer above asking while still protecting yourself with a financing contingency. We can discuss appraisal gap coverage and we'll review recent comparables so you can make a confident, data-informed decision.

6. Include a Personal Touch
When appropriate, a brief note can help introduce you as the buyer to the seller. If you choose to include, we'll ensure it aligns with Fair Housing guidelines by keeping the focus on what you love about the home itself and not personal details. The goal is to express genuine interest in the property while maintaining a respectful, compliant, and professional tone.

7. Use an Escalation Clause Strategically
This clause automatically increases your offer incrementally over competing bids, up to a capped amount. Think of it as an "auto bid" on eBay, for example. Used correctly, it can keep you in the game without overpaying.

8. Stay Engaged as a Backup Option
If your offer isn't accepted, putting yourself in a signed backup position keeps you in play should the accepted offer fall through, which happens more often than you'd think.

UNDER CONTRACT NOW WHAT?!

1. YOUR EARNEST DEPOSIT IS NOW DUE

An earnest money deposit is a good faith payment that shows you're serious about buying. It's held in escrow and goes toward your down payment. If you back out of the contract and still have contingencies in place, it is protected. A strong deposit can make your offer more competitive.

2. HOME INSPECTION

Next, we'll hire a licensed home inspector to evaluate the property's condition and uncover any potential issues. I encourage you to attend the inspection—it's a valuable opportunity to learn more about the home. The findings can inform potential negotiations with the seller and also serve as a helpful guide for future repairs and maintenance planning.

3. ORDER AN APPRAISAL

Once we've successfully navigated the inspection contingency, your lender will order an appraisal to confirm that the property's value supports the agreed-upon loan amount.

4. WORK WITH AN ATTORNEY

We'll work with a local real estate attorney to handle the title search, review legal documents, and ensure all buyer-related paperwork is in order for a smooth closing.

CLOSING THE DEAL

UNDERSTANDING CLOSING COSTS

Buying a home involves more than just the purchase price—expenses like property taxes, homeowners insurance, lender fees, and title costs all contribute to your total closing costs. Working with your lender and attorney, we'll review a detailed settlement statement together that outlines every line item, so you know exactly what to expect to bring to the closing table.

FINAL WALKTHROUGH

Prior to closing, we'll have the opportunity to do a final walkthrough of the property. This step ensures the home is in the agreed-upon condition, that any negotiated repairs have been completed, all personal belongings have been removed, and no new issues have arisen since the inspection. It's your chance to confirm everything is as expected before the keys are officially yours.

CLOSING THE DEAL

CLOSING DISCLOSURE

At least three business days before closing, your lender will issue a Closing Disclosure detailing your final loan terms and closing costs. We'll review this document together to ensure everything is accurate, transparent, and aligned with what we've discussed so you can head to the closing table with confidence.

SIGNING AND SETTLEMENT

At closing, you'll sign all necessary documents to finalize the purchase and officially transfer ownership of the property. This is the final step before becoming a homeowner, and your attorney will be there to guide you through each document to ensure you understand exactly what you're signing.

FUNDING AND RECORDING

Once all documents are signed, your lender will fund the loan and the deed will be officially recorded with the local municipality marking the legal transfer of ownership. Congratulations, you're now the proud owner of your new home!

LIFE AFTER CLOSING

YOU'RE OFFICIALLY A HOMEOWNER!

Take a moment to celebrate, you've achieved something big. Your home is not just a place to live, but a long-term investment in your future and an incredible way to build your net worth.

HOME MAINTENANCE AND PROPERTY MANAGEMENT

Establishing a consistent routine for home maintenance will protect your investment and help you build equity over time. I recommend creating a simple spreadsheet to track repairs, upgrades, and ongoing costs. It's a great tool for staying organized and understanding your property's value growth, while documenting every repair, upgrade, and dollar invested.

STAYING CONNECTED

Our relationship doesn't end at the closing table. I'm always here as a resource for questions, market updates, or just honest advice. Whether you need a trusted contractor, a plumber, or a painter, I have a vetted list of business partners and local vendors to share. Down the road, if you consider refinancing, upgrading, or want a home equity analysis, I'm just a call away.

REVIEWS AND REFERRALS

Your feedback matters. Sharing your experience helps others feel confident in their decision to work with me. If you found value in our time together, a review or a referral to friends and family is one of the most meaningful ways to say thank you. It's how I continue to help others make smart, confident real estate decisions.

RELOCATION AND REMAX REFERRAL NETWORK

Even if life takes you out of state, I've got you covered. As part of the global REMAX network, I have strong referral and relocation connections across the country and around the world. Wherever you're headed next, I can help you find someone who will treat you with the same level of care and professionalism.

REFERRAL EXCHANGE NETWORK

50+ TRUSTED VENDORS FOR YOUR HOME AND REAL ESTATE NEEDS

Discover unparalleled real estate solutions with our network of over 50 trusted industry partners and referrals, ensuring you access the best resources for your property needs.

Our extensive network guarantees reliable connections and expert guidance, empowering you to make informed decisions in today's competitive market.

COMMUNITY FOCUSED, RESULTS DRIVEN

REMAX Results is a full-service real estate brokerage rooted in community values and driven by exceptional results. We believe real estate is more than a transaction — it's a pivotal life moment — and we're honored to guide our clients through it with integrity, insight, and unwavering dedication.

As one of the top offices in the state, our proven success reflects not only our deep market knowledge and strategic expertise, but also the lasting relationships we've built across Rhode Island, Massachusetts, and Connecticut.

We are committed to delivering a seamless, personalized experience at every stage combining the power of a global brand with a distinctly local touch. At REMAX Results, we don't just help people move, we help them move forward with confidence.