



Your Buyer's Guide

Your roadmap to buying with confidence in
Massachusetts and Rhode Island

clearrealestatesolutions.co · (857) 788-7850

PROPERTY. INVESTMENT. RESULTS.

Your Buyer's Guide

Your roadmap to buying with confidence in Massachusetts and Rhode Island — led by Pierre Clermy, broker-owner with 20 years of closings.

1. The Buying Process

A clear, step-by-step guide from start to close so you always know what happens next.

- Initial consultation we talk through your budget, timeline, and must-haves before you look at a single listing.
- Pre-approval locking in what you can actually afford, before you fall in love with a home you can't get financed.
- The search curated listings matched to your criteria, including off-market opportunities when available.
- The offer we build is a competitive, well-structured offer built around current market conditions, not guesswork.
- Under agreement to closing inspections, appraisal, financing contingencies, and paperwork, coordinated start to finish.

2. Financing 101

Understanding your options and getting pre-approved before you start seriously looking.

- Conventional loans typically require stronger credit but offer competitive rates.
- FHA loans allow lower down payments and are common for first-time buyers.
- Down payment assistance exists when first-time buyers are often surprised how little cash is actually required upfront. We can point you to current programs (Fannie Mae, state, and city-level options) with live, up-to-date figures.
- Getting pre-approved not just pre-qualified is what makes your offer competitive when you find the right property.

Rent vs. Buy

In many markets, a monthly mortgage payment lands closer to a comparable rent payment than people expect — while building equity instead of paying it to a landlord. We'll walk through the real numbers for your target area.

3. Making an Offer

How to make a strong offer that stands out without overpaying.

- We research comparable sales so your offer is grounded in real data, not emotion.
- Contingencies are negotiated deliberately protecting you without making your offer less competitive.
- In competitive situations, we advise on escalation clauses, timeline flexibility, and other tools that win without unnecessary risk.
- Every offer is reviewed with you line by line before it goes out, no surprises.

4. Closing with Confidence

What to expect and support we provide, from accepted offers to keys in hand.

- Home inspection what to look for, and how to negotiate repairs or credits if issues surface.
- Appraisal what happens if the appraisal comes in under the purchase price, and how we handle it.
- Final walkthrough confirming the property's condition right before closing day.
- Closing day signing, funding, and getting your keys we're with you through the entire appointment.

Ready When You Are

Let's Talk

Whether you're actively searching or just starting to think about it, a 15-minute call will tell you exactly where you stand. Call (857) 788-7850 or book a free consultation directly at clearrealestatesolutions.co.