



# BUYER'S GUIDE

sisters & co.  
🔑

FROM START TO SOLD. ALL  
THE DETAILS YOU NEED TO  
SUCCESSFULLY BUY YOUR  
NEW HOME.





*Hi, we're Gina & Josie and  
we believe in home.*

Home is more than just a physical space. It's where you've created countless memories, shared moments with loved ones, and where you feel most comfortable.

When it comes time to buy a new home and begin a new chapter, the process can oftentimes feel overwhelming. Buying a home can be an emotional journey, and it's understandable to feel apprehensive.

Rest assured that together, we can help you navigate the process with ease. We'll outline the process and create a plan together, so you don't have to do any of the heavy lifting.

From setting a budget, to finding the right neighborhood, negotiating the best terms for you & creating a smooth close, this booklet will be your guide.

*Gina & Josie*

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04 *About Us*

06 *Successful Buying Process*

07 *Timeline*

08 *Setting Your Budget*

10 *Wish List*

11 *Pre-Approval Process*

12 *Under Contract*

14 *Reviews*





## ABOUT US

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### ABOUT US

We are passionate about making the buying and selling process a positive one that you'll never forget. We are here for the long haul, and the closing day is just the beginning of our relationship! We are your real estate (and anything else) advisors for life.



# WHY HIRE A TEAM?

When it comes to buying or selling a property, having a real estate team on your side is a game-changer. Not only will they always be available to take calls and show properties, but they'll also bring a wealth of experience and expertise to the table.

When you get your financing in order, and are ready to search for your first or next home, we all will be there along the way. Josie is the usual "woman on the go" at all of the showings, Gina is usually handling the negotiations and fine details. Jeni is keeping all documents and files uploaded, compliant, and together. We all have the same goal: Find you a home!!

Our job is to get you the best deal and often times that is through leveraging our combined skillsets...and NETWORKS.

While we personalize your experience, we will be sure to update you and celebrate you along the way at every step. We can't wait to give you keys!

## SAY HELLO TO OUR TEAM...



GINA



JOSIE



JENI

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# SUCCESSFUL BUYING PROCESS



WE KNOW THAT BUYING A NEW HOME CAN BE STRESSFUL...

But it doesn't have to be. Instead it can be the glorious start to a new chapter. The anticipation of creating new memories in a home that better serves your needs. We're here to help you determine your budget, find the perfect neighborhood & hear "OFFER ACCEPTED!"

Moving to a new home is EXCITING and we can't wait to help you every step of the way.



# *the* TIMELINE

## BUDGET

- Determine what you want your monthly payment to be
- Determine how much you want to put down

## MEET WITH A LENDER

- Interview lenders
- Crunch the numbers to determine how much home you can afford

## SET UP YOUR HOME SEARCH

- Determine what your 'must have' items are
- Define the location you want to live in
- Set up your home search

## SHOWINGS

- Walk any homes that meet all of the qualifications you've set until you find the right one & submit an offer

## OFFER ACCEPTED!

- Deposit earnest money
- 17-day inspection period
- Appraisal
- 17-day loan contingency

## CLOSING DAY

- Sign all lender/escrow documents a day prior
- Send money to escrow
- Lender Funds
- Go on record with county

## MOVING DAY

- Schedule your movers
- Turn on all utilities in your name
- Welcome Home!
- CELEBRATE

# SET YOUR BUDGET

We know...the dreaded B word, but if you're crystal clear on what your budget is, this process will be SO MUCH EASIER. You'll want to meet with a lender to determine final numbers, but take some time to determine what monthly payment feels comfortable for you and your family at this time. As a rule of thumb it is recommended that your mortgage not exceed more than 1/3 of your take home pay. Before you lock yourself into that, we will tell you that there are exceptions depending on your season of life. A few things to consider:

Are you at the front end of your earning potential? If so, you might want to push on your budget a bit. This would be for young professionals like attorneys that just graduated law school. Their entry level pay has a lot of room to increase over the coming years, so it might make sense to over extend just a bit, knowing you can grow into the monthly payment.

Are you at the end of your earning potential? If so, you might not want to push on your monthly budget. This would be for anyone on the back end of their career OR with a fairly fixed income.





# WISH LIST

Buying a new home is so much fun and this is the part where you day dream about all the possibilities. We like to remove all constraints of budget and location and write down ALL the things we'd love to have inside our home. Not gonna lie, our list is fairly epic, but it makes us happy to think about all the possibilities. After we've filled our mind with all the possibilities, we start sorting them and ranking them in order of importance, narrowing it down to 3-5 must haves. It's important to do this BEFORE you start looking at houses so you don't get distracted by something that might seem like what you want, but really isn't. We'll refer to this list when we're out looking at homes. If a pool is on your MUST HAVE list, then we're only going to walk homes that have pools OR are priced in a way that allow you to immediately put one in. This ends up saving everyone so much time AND ensures you get what you really want.

# DOWN PAYMENT

Determine what your down payment is. While some put 20% down on their home, you can often qualify with as little as 5% down. It's important to be clear on this number as it will impact your monthly payment. You'll also need to have your Earnest Money on hand as well. Typically buyers put 1% of the purchase price down as earnest money. We'll break down your earnest money in just a bit, but know that you're earnest money will be added to your down payment on closing day.



# *New Home* WISH LIST

## BATHROOMS

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## KITCHEN

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## BACKYARD

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## FAMILY ROOM

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## FRONT ENTRY

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## BEDROOMS

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## MISCELLANEOUS

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## MEET WITH YOUR LENDER

Now that you have a clear idea on what you want and the numbers you'd like to hit, it's time to talk to a lender. Every buyer must have a pre-approval before seeing any homes. Depending on your price point (usually luxury listings), Listing Agents will require proof of funds prior to showings. This ensures sellers aren't prepping their home for showings for buyers that aren't in a position to buy. Your pre-approval will be submitted with any offer so the sellers know you can secure a loan for their property. Once you have your pre-approval, revisit your 'must have' list to be sure those items can realistically be secured at your price point.

YOU'RE UNDER CONTRACT...

# *Now what?*

Once we have an accepted contract, we send it to the Title Company who will facilitate the closing documents. The Title Company works with all parties involved (buyer, seller, both agents and lender) to compile all the documents necessary to close.

01

EARNEST  
DEPOSIT

02

INSPECTION

03

APPRAISAL

## THE DETAILS...

01

**EARNEST DEPOSIT:** Your earnest deposit is typically 1% of the purchase price. Once all contingencies are met, your earnest money will be non-refundable and will be applied towards your down payment.

02

**INSPECTION PERIOD:** This is your time to do all of your due diligence on the property. It is **HIGHLY** recommended that you hire a professional inspector to do a full inspection of the home.

03

**APPRAISAL:** Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal prior to funding.





# *What you* **CAN EXPECT**

We know this is about more than selling high and buying low and we can promise you that while there will be some bumps in the process, we'll be doing our best to help you avoid any delays or roadblocks. You can expect weekly phone calls with our trademark *tell it like it is* honesty & creative problem solving to get you where you want to go.

*Gina & Josie*



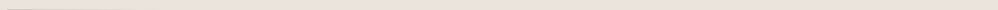
DESIREE C.

Josie and Gina, the Property Sisters, were the most amazing team to work with! As a first time homebuyer, of a foreclosure nonetheless, they guided me through the process with so much grace and love. Anytime I had a question or concern, they never left me hanging. They were always quick to respond. Josie and Gina never pressured me into anything, instead they always wanted to make sure I was comfortable with the entire process. They are the sweetest duo and I couldn't recommend them more!



ARIANA L.

Josie and Gina are incredible! They made the process of buying and selling a breeze. We never worried about a single thing. The stress of buying and selling? They don't allow it to exist!! I know multiple friends who have also used them and every single one has had the same experience. Choose Josie & Gina for all of your real estate needs, I promise you won't regret it.

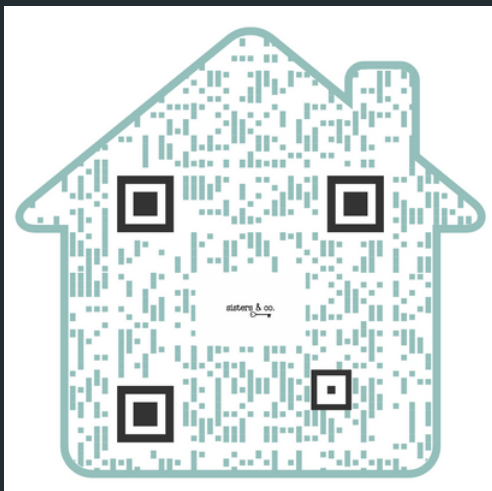




# READY TO BUY?

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