

# BUYER'S GUIDE

Your home buying journey, thoughtfully designed.



SISTERS & CO.  
real estate

YOUR HOME BUYING  
JOURNEY, THOUGHTFULLY  
DESIGNED.

# WELCOME

## *Our Philosophy*



We believe buying a home should feel informed, supported, and even exciting—not rushed, confusing, or overwhelming. Home is deeply personal, and the process of finding it deserves care, clarity, and intention.

This guide is here to walk you through what to expect, how we'll work together, and the kind of experience we aim to create for every buyer we serve. You'll never be left wondering what comes next—we'll make sure you feel confident at each stage, from first showing to keys in hand.

*Gina & Josie*

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# ABOUT US



We're a sister-led real estate team built on relationships, trust, and thoughtful guidance.

We believe buying a home is one of life's biggest milestones, and it deserves an experience that feels calm, clear, and well-supported — never rushed or transactional.

We take a relationship-first approach to real estate. That means listening closely, communicating clearly, and guiding you with intention every step of the way. Behind the scenes, we're highly organized and proactive so you don't have to worry about the details.

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# Why Clients Choose Us:

- Because they want to feel informed, not overwhelmed.
- Because they value honesty, clarity, and steady guidance.
- Because they want a team who's proactive, organized, and present.
- Because they want an experience that feels thoughtful and personal.
- Because they want to work with people who truly care.
- Because they value a team that understands the market and navigates it with intention.



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# A Few Things We're Proud Of

Over the years, we've built our business a little differently – through relationships, referrals, and truly taking care of people.

Here's what that's grown into:

- \$17M+ sold in 2025
- 100% referral-based business
- Hundreds of families served
- Sister-owned & family-run
- Local experts in Northern California
- Known for honest advice + strong negotiations

But what matters most to us isn't the numbers – it's that our clients feel supported, informed, and cared for every step of the way.

When you work with us, you're not just hiring realtors. You're gaining a team in your corner.

# Meet Our Team



GINA



JOSIE



JENI

Buying a home involves many moving pieces, and having a team ensures nothing is overlooked. While your experience always feels personal, we're working collaboratively behind the scenes to keep the process organized, efficient, and well managed.

- Focused client care. We work with a dedicated, full-time transaction coordinator who handles paperwork, timelines, and compliance, allowing us to focus fully on you — your questions, your strategy, and your experience.
- Trusted lending partnership. Our buyers have access to a lender we trust deeply and consider among the best in the business, creating strong communication and a smoother path from pre-approval to closing.
- Established vendor relationships. We partner with highly respected inspectors and vendors we've worked with for years. They know our standards and how we do business, which helps the process run more seamlessly.
- Experience that shows up in the details. With many transactions behind us, we anticipate next steps, catch issues early, and guide you with steady, informed advice throughout the process.
- Hiring a team means having multiple layers of support working together — so your home buying experience feels calm, clear, and well cared for from start to finish.

# The Experience

A home buying journey designed to feel exciting, intentional, and well cared for.



Because Every Milestone Matters

- The excitement of starting your home search – guided with clarity and intention
- The moment the right home clicks – supported with thoughtful strategy
- The joy of an offer accepted – celebrated, not rushed past
- The steady progress through escrow – handled with care behind the scenes
- The final walkthrough and keys in hand – a moment we make sure feels special

# Let's Talk

## BUYERS REP AGREEMENT

Before we begin touring homes, there's an important update you should know: As of August 17th, 2024, all realtors are required to have a signed Buyer Representation Agreement in place before showing properties. Without this agreement, agents risk fines or even license suspension—so it's a non-negotiable step for everyone in the industry.

This agreement is more than just a formality—it officially makes us your dedicated agents. It means we're fully committed to representing your best interests every step of the way. It allows us to offer you the highest level of service, including expert guidance, strong negotiation on your behalf, access to our full network (including off-market homes), and all the resources we have at our fingertips.

It also ensures we're on the same page about expectations and responsibilities, creating a clear path forward and protecting you as a buyer. Once it's signed, we can hit the ground running to find your perfect home with full confidence!



# The Path to Home

BUYING A HOME CAN FEEL OVERWHELMING AT TIMES – BUT IT DOESN'T HAVE TO. OUR GOAL IS TO MAKE THE PROCESS FEEL CLEAR, SUPPORTED, AND EVEN EXCITING. THIS TIMELINE GIVES YOU A HIGH-LEVEL LOOK AT THE JOURNEY, WHILE WE GUIDE YOU THROUGH EACH STEP WITH CLARITY AND CARE ALONG THE WAY.

 Clarify Your Budget

 Get Pre-Approved

 Find the Right Home

 Write a Strong Offer

 Inspection Period

 Contingencies Removed

 Closing Day & Keys



# The Journey, at a Glance

## 1 Getting Ready

Laying the foundation

- Clarify your budget
- Meet with a trusted lender
- Get pre-approved and ready

## 2 The Home Search

Where the fun begins

- Define your must-haves
- Tour homes intentionally
- Refine your vision as we go

## 3 Offer Time

A big milestone

- Write a strong, strategic offer
- Negotiate thoughtfully
- Celebrate when it's accepted

## 4 Under Contract

Details handled behind the scenes

- Inspections and due diligence
- Appraisal and loan process
- Timelines managed with care

## 5 Almost Home

The final stretch

- Contingencies removed
- Final walkthrough
- Closing preparations

## 6 Closing Day

Keys in hand

- Documents signed
- Funds recorded
- Welcome home

# Why Setting Your Budget Matters

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A clear budget creates ease throughout the home buying process. When your numbers are defined upfront, your home search becomes more focused, more efficient, and far more enjoyable.

Rather than feeling restricted, a well-set budget gives us direction. It allows us to search intentionally, prioritize homes that truly align with your lifestyle, and move confidently when the right opportunity appears. It also helps prevent emotional decision-making later in the process, so every step feels thoughtful and aligned.

By taking the time to set your budget early — in partnership with your lender and with our guidance — you're creating a foundation that supports both a smooth purchase and a positive overall experience.

# our trusted Lender Partner

WE WORK ALONGSIDE A TRUSTED LENDING PARTNER TO MAKE FINANCING FEEL  
CLEAR AND SEAMLESS.

## MEET WITH YOUR LENDER

Now that you have clarity around what you're looking for and the numbers that feel right for you, the next step is connecting with a lender. Pre-approval is an important part of the process and allows us to move forward thoughtfully and confidently.

Having your financing in place ensures you're prepared when the right home comes along. In some cases — particularly at higher price points — sellers may also request proof of funds before showings, simply to confirm that buyers are in a strong position to purchase. Your pre-approval will also be submitted with any offer, helping sellers feel confident in your ability to move forward smoothly.

Once your pre-approval is complete, we'll revisit your must-have list together to make sure everything aligns comfortably with your price range. This step helps keep your home search focused, intentional, and exciting — without unnecessary surprises along the way.

## Katie Pastor

**PARTNERS MORTGAGE**

**Phone: 916-850-5956**

**Email: [kpastor@partnersmortgage.com](mailto:kpastor@partnersmortgage.com)**



# Down Payment

The down payment is one of the first financial pieces you'll think through when buying a home — and it doesn't have to feel overwhelming.

There's no single "right" number. Some buyers choose to put more down, while others prefer to keep more flexibility and put less down. What matters most is choosing an option that feels comfortable and aligned with your overall goals.

Your lender will help you understand what options are available to you and how different down payment amounts may impact your monthly payment. From there, you can decide what feels like the best fit for this season of life.

This step is about balance — investing in your home while still feeling confident and supported financially.

The right down payment is the one that lets you move forward with ease.



*This process is meant to feel exciting, not stressful. Every step is intentionally designed to bring clarity, momentum, and confidence — so you can enjoy the journey just as much as the outcome.*

# NEW HOME WISH LIST

Let's Dream (and Get Specific)

This is where you get to dream. Let's get clear on what matters most so the search feels focused, exciting, and fun.

**Jot down what you love, what you'd prefer, and what you're willing to compromise on. We'll revisit this together as the search evolves.**

## KITCHEN

- OPEN LAYOUT
- LARGE ISLAND
- WALK-IN PANTRY
- GAS RANGE
- ENTERTAINING-FRIENDLY
- OTHER:

## BACKYARD

- SPACE TO ENTERTAIN
- ROOM FOR KIDS OR PETS
- LOW MAINTENANCE
- COVERED PATIO
- POOL POTENTIAL

## FRONT ENTRY

- WELCOMING ENTRY
- MUDROOM OR DROP ZONE
- COAT CLOSET
- STATEMENT DOORWAY

## BATHROOMS

- DOUBLE VANITY
- WALK-IN SHOWER
- SEPARATE TUB
- UPDATED FINISHES
- PLENTY OF STORAGE

## FAMILY ROOM

- NATURAL LIGHT
- OPEN TO KITCHEN
- FIREPLACE
- SPACE FOR GATHERINGS

## BEDROOMS

- PRIMARY SUITE FEEL
- WALK-IN CLOSETS
- GUEST ROOM(S)
- FLEX SPACE / OFFICE

# MOVING THROUGH ESCROW

Where the Details Come Together

An accepted offer is a big milestone — and one worth celebrating. From here, the process shifts into a structured phase designed to protect you, keep everything moving forward, and bring you confidently to closing day.

Behind the scenes, we're coordinating closely with escrow, your lender, inspectors, and the listing side to manage timelines and details. On your end, our goal is simple: clarity at every step and confidence in every decision.

1

## *Earnest Money Deposit*

Your initial deposit — typically about 1% of the purchase price — is submitted and held securely in escrow. This amount is applied toward your purchase at closing.

2

## *Inspections*

Professional inspections are completed to better understand the condition of the home. This step gives you the opportunity to review findings and make informed decisions before moving forward.

3

## *Appraisal*

Your lender orders an appraisal to confirm the home's value as part of the loan process.

# MOVING THROUGH ESCROW

Where the Details Come Together



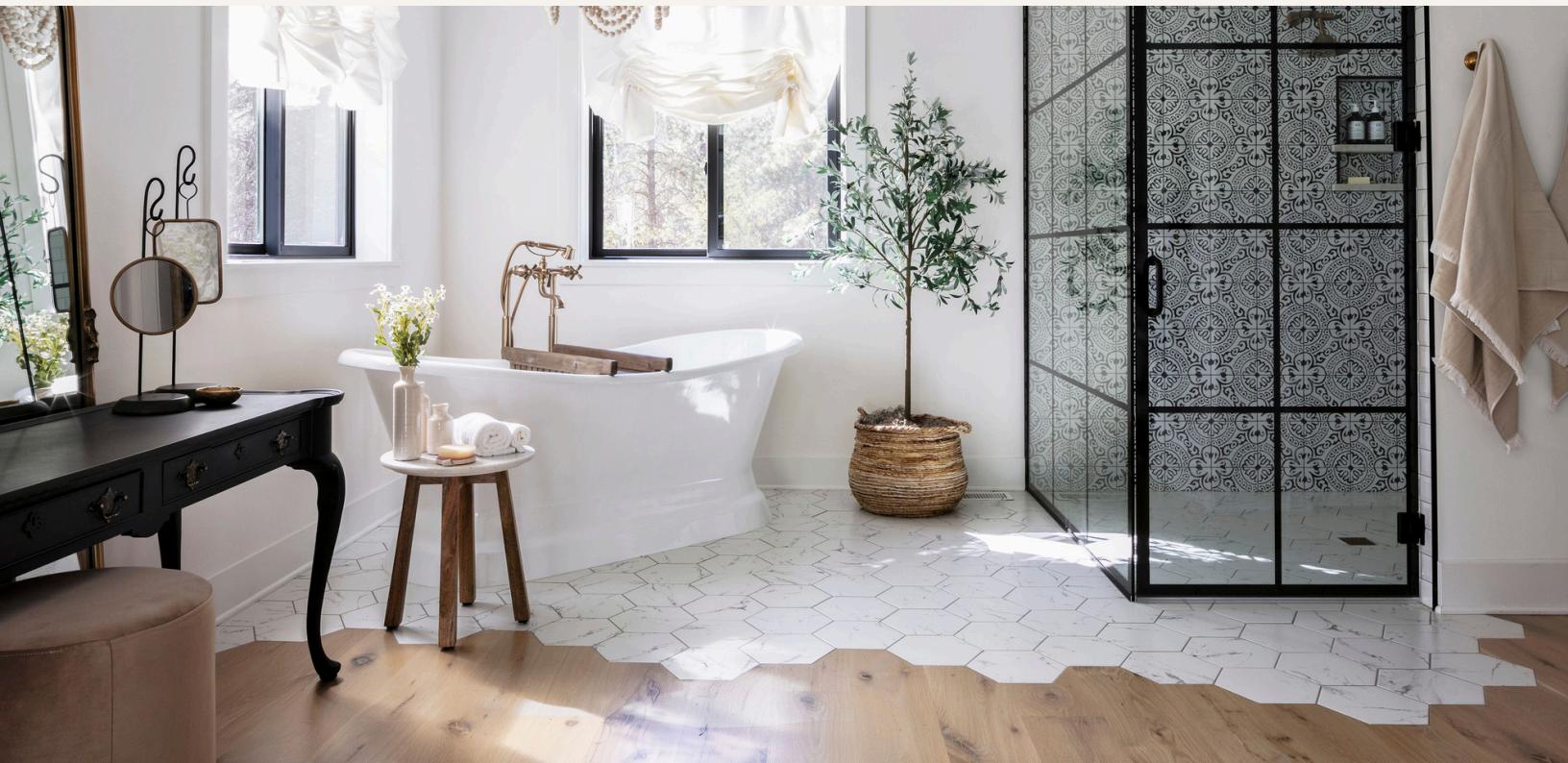
## Contingencies

As each contingency is satisfied, they're formally removed — bringing you closer to closing day.



## Final Steps

Documents are completed, timelines are confirmed, and everything is prepared for closing.



# CONTINGENCY PERIODS

*Explained*

## What They Are & Why They Matter

Once you're under contract, your purchase includes specific contingency periods designed to protect you as a buyer. These timeframes allow you to gather information, confirm details, and move forward with confidence — not pressure.

Each contingency serves a different purpose, and we'll guide you through every one so you always understand what's happening and what comes next.



## INSPECTION CONTINGENCY

After inspections are completed, we review the findings together and discuss next steps. In some cases, we may request repairs, credits, or adjustments based on what's discovered.

Not every item requires action — our role is to help you focus on what truly matters. We guide you through what's reasonable to ask for, how to position requests thoughtfully, and how to keep the transaction moving forward while protecting your best interests.

# CONTINGENCY PERIODS

*Explained*

## APPRAISAL CONTINGENCY

The appraisal contingency ensures the home appraises at or near the purchase price. The appraisal is ordered by your lender and confirms the value of the property as part of the loan process.

If the appraisal supports the purchase price, this contingency can be removed and the transaction continues forward.

## LOAN CONTINGENCY

Most contracts include a financing contingency, which protects you while your lender finalizes your loan. This ensures you're not fully committed to the purchase until financing is secured. We only submit offers once a buyer has a pre-approval from a lender, and we stay closely connected throughout this phase to keep things moving smoothly.

## REMOVING CONTINGENCIES

Once a contingency is satisfied, it is formally removed from the contract. As contingencies are removed, your earnest money becomes non-refundable and the transaction moves closer to closing.

We'll never rush this step. You'll always understand what's being removed, when it's happening,



# the big day...

**The Moment It All Comes Together** 

**This is it — closing day is here.**

**It's completely normal to feel a mix of excitement and nerves, but take a deep breath. We've guided clients through this day many times, and we'll be right there with you to make sure everything feels clear, smooth, and stress-free.**

## **WHAT TO EXPECT TODAY**

**You'll be signing final documents — most of them straightforward, all of them important. The good news? We've already reviewed the key pieces together, so there shouldn't be any surprises.**

**Once everything is signed, the title company submits the deed to be officially recorded with the county. This step can take a few hours, and while it's happening, we'll keep you updated along the way.**

**And then comes our favorite part...**

# keys in hand...

**The moment it's officially yours**

**Once the deed records and funds are confirmed, your home is officially yours.**

**This is the moment everything becomes real.**

**The tours. The offers. The paperwork. The waiting. All of it leads here.**

**As soon as we get the call that recording is complete, we'll reach out right away and hand over the keys — usually with hugs, photos, and a little celebrating too.**

**Because buying a home isn't just a transaction.**

**It's a milestone. A memory. A brand new chapter.**

**WELCOME HOME** ❤

**We're so honored to be part of your story.**

*Gina & Josie*



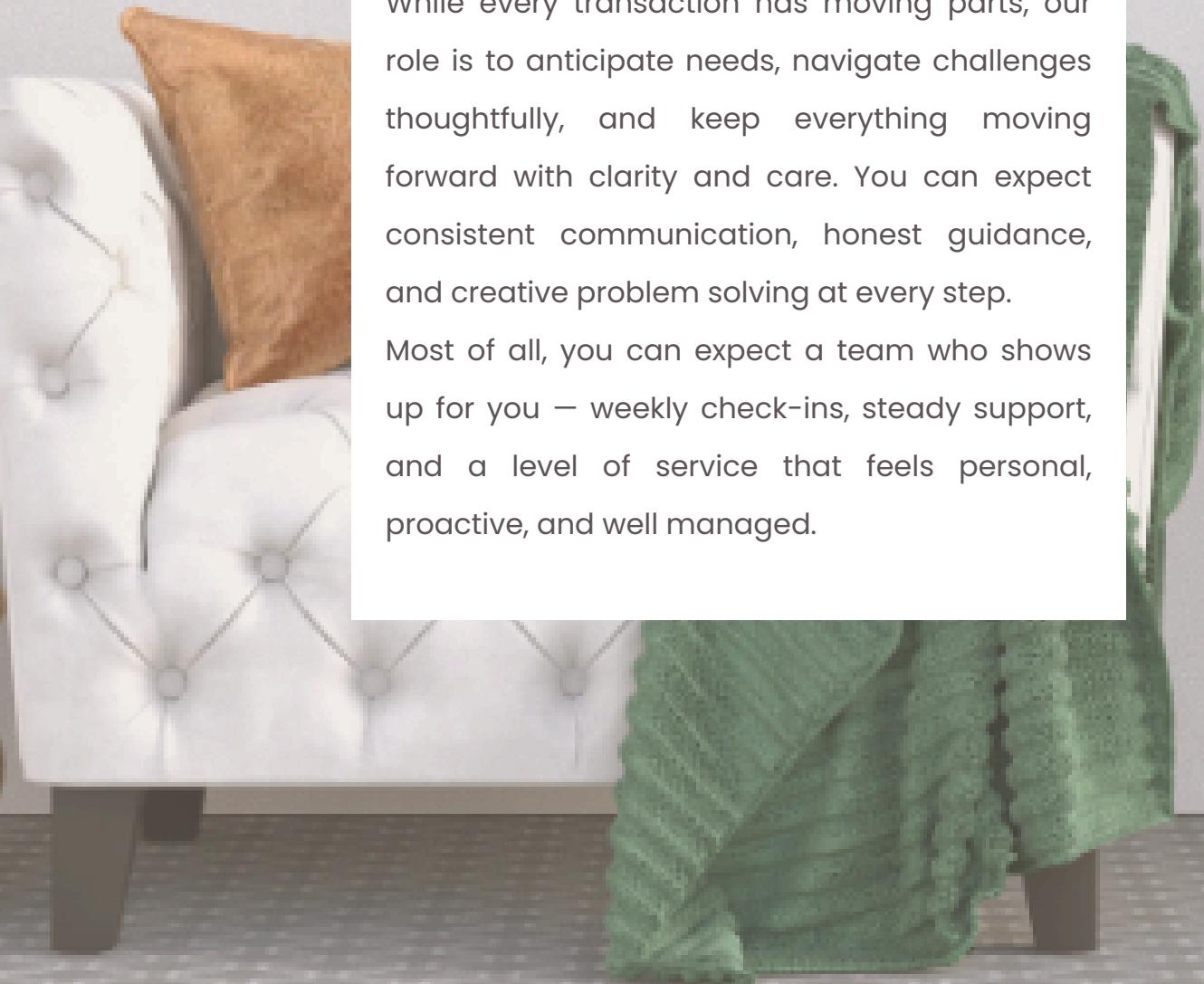
HOME

# *The Experience* you deserve

We believe this process is about more than simply buying and selling — it's about how the experience feels along the way.

While every transaction has moving parts, our role is to anticipate needs, navigate challenges thoughtfully, and keep everything moving forward with clarity and care. You can expect consistent communication, honest guidance, and creative problem solving at every step.

Most of all, you can expect a team who shows up for you — weekly check-ins, steady support, and a level of service that feels personal, proactive, and well managed.



# WHAT PEOPLE ARE SAYING



TEL A I.

99

If you are looking to buy a home, sell a home... or both like us then give @sistersandcorealestate\_ a call!. Not only did they listen to everything we wanted in a home, they also appreciated the sentimental value of the home we were selling.

They were kind, honest, caring, and always responded to our silly questions and late night texts. Josie and Gina knew the ins and outs of the realtor world and never made us feel unheard or out of the loop. If you're looking for some amazing women to take your home buying or selling seriously give them call! From the bottom of our hearts ladies thank you so much!



HEIDI F.

99

UPDATE: what can I say but these ladies are fabulous. We just bought our 3rd property with them ...our perfect little retirement house in the mountains! We had to sell our other house to get into this one. We got it ready and it was only 5 days on the market and we got an offer!! We will continue to highly recommend them!

If you are looking for a realtor ...look no further... the Property Sisters of Northern California are the team for you! They helped us with our first home purchase a few years ago. We teamed up with them again to sell that first home and then buy another - better home. They treat you like family and are always there to answer any questions you have. We highly recommend these caring ladies, they only have your best interest at heart and will find you the perfect home!



KARESSA K. 99

Josie and Gina are the best. They understood exactly what we wanted for our family and found the perfect first time home. Buying in California is tough, but they made everything so effortless. We really can't thank them enough. We love them and won't go to any other realtors but them. Seriously, the best out there.

# WHAT PEOPLE ARE SAYING



ANGELA S. 99

I cant even begin to describe how much Gina & Josie helped us!! From start to way past finish, these two made everything completely seamless. With many set backs with a sale (with a different listing agent) that directly affected the purchase (that these amazing sisters helped us with), Sisters & Co. helped us with both! Always there to calm us down, but use their expertise to keep pushing both the sale and purchase through. They were nothing short of amazing. They are kind, generous, fun and so very knowledgeable. I cant see how anyone would ever regret using these two as their realtors.



KYLE W. 99

Josie and Gina helped me sell my old house and purchase a new one, which as you may know can be complicated. With Josie and Gina's guidance, I never felt pressure or like I was swimming in deep waters. Throughout both processes they were in constant communication with me and made sure that I understood everything that was happening and going to happen. There were a few hurdles we had to jump over (not our side's fault haha) but I always felt like Josie and Gina had my back and kept my best interest in mind. The process felt less like me, by myself, and more like a TEAM of 3 looking to buy and sell a house. An added touch are Josie and Gina's hilarious personalities. A true dynamic duo in the real estate game that make the buying/selling experience a fun time. I am grateful for their help, their patience, their "we ride at dawn" support, their knowledge and expertise. Truly blessed to know both of them.

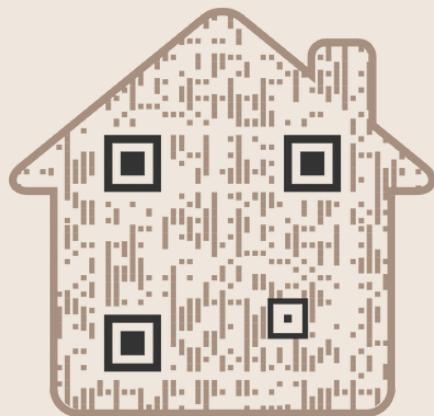


MARIA B. 99

Josie and Gina are by far the most patient, kind, encouraging, and knowledgeable relators. They have worked with us on numerous occasions to help us find our perfect home. They not only helped us sell our previous home in an extremely short amount of time, but they made the process of buying/selling go so smoothly. They are truly the dynamic duo, the dream team and they have never steered us the wrong way! We would recommend them time and time again. Thank you ladies for your hard work and continuous efforts! We are truly appreciative of the time you put into everything you guys do!

# READY TO BUY?

Scan Me



powered by  
Realty One Group Complete  
GINA BRASHEARS  
JOSIE FAWVER

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