

WITH FRIENDS OR FAMILY, THE RIGHT WAY
BY BRIANA BROOKINS



Buying Together





A Note From Me

Buying together can open doors that one income cannot. Two friends splitting a two-family, siblings buying a place for a parent, two households going in on one home. It is a smart, increasingly common move. It also mixes money and relationships, which is exactly why it works best with clear agreements from the very beginning.

This guide protects both the investment and the relationship.

Briana Brookins



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The First Conversation

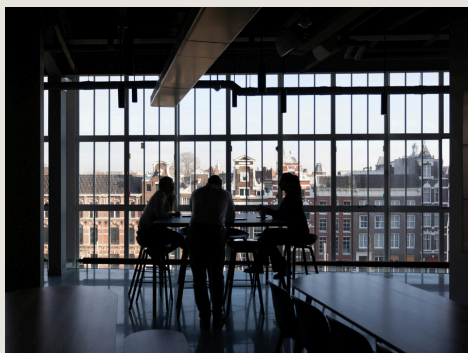
Before you tour, get aligned out loud. The questions that prevent most problems. How long does each person plan to stay? What happens if someone wants out, or cannot keep up their share? How do you split the down payment, the monthly costs, and future repairs? Who lives where, and who decides on changes to the home? Awkward now is far cheaper than awkward later.





Get the Structure Right

This is where you bring in professionals, and I will point you to them. How title is held, and what that means if someone exits or passes away. A written co-ownership agreement covering buyout terms, cost splits, and dispute steps. How the mortgage and each person's liability actually work. This is legal and financial territory, so an attorney and lender should shape it, not a handshake.





The Money, Shared

Co-buying math has a few extra moving parts. Each person's borrowing power, combined and individually. A fair split of down payment, closing costs, and reserves. A shared fund for maintenance and the repairs that will come. And a clear plan for what happens at sale, and how proceeds divide. Decide these together, early, while everyone is calm and friendly.





The Right Home

Some homes suit shared ownership better than others. Two-families and homes with in-law layouts give everyone space and privacy. Separate entrances and clear shared-versus-private areas reduce friction. And it helps to think about how the home works if one party leaves and someone new comes in. The right layout makes living together feel easy, not negotiated.





Protect the Relationship

The agreement is not a sign of distrust, it is what lets you stay close. When everyone knows the rules, no one is guessing, resenting, or assuming. The clearest co-owners I have worked with are also the ones who stayed friends. Put it in writing now, so the relationship never has to do the heavy lifting later.





How I Help

I will help you find a home that genuinely fits a shared life, and make sure the right attorney and lender are at the table early. You bring the trust. We will build the structure that protects it. From first conversation to closing, you will have someone keeping both the investment and the friendship in view.





Built to Last

Buying together can be one of the smartest moves you make, when the structure matches the trust. Let's build it right from the start, so the home and the relationship both hold up. When you are ready to map it out, I am glad to help. This guide is general information, not legal or financial advice.



LET'S BUILD IT RIGHT
FROM THE START



Ready to Buy Together?

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