



Our philosophy

We focus on your goals.

Providing you with the highest standard of ethics, values and client care.

Our number one priority is delivering on our promise of providing our clients with the best possible transaction experience.

While that sounds simple enough, the reality is that we are unique in our ability and commitment to provide the resources, expertise and the service level necessary for smooth, rewarding real estate transactions.

Here's how we do it.

We're innovators in the industry.

Our passion for new knowledge and using it to best serve our client's individual needs is part of our culture. Strategic use of internet and communication technologies is just one example of staying on the leading edge.

We empower our clients.

Educating and providing our clients with the best information and intelligent options are critical to ensuring a client is most satisfied with a home sale or purchase.

Our teamwork guarantees quality service.

Our highly-skilled client support specialists help coordinate virtually every aspect of the transaction whether it be creating marketing materials, providing you with status reports, managing the escrow process or arranging and coordinating any needed inspections. This enables our real estate consultants to focus on contract negotiations and strategize with our clients.

Our professionalism is evident in everything we do.

Working in our clients' best interest and building long-term relationships based on mutual loyalty, yields trust and confidence.

We measure our success by repeat and referral business.

There are only two ways to know if we are doing our job well- by the number of clients who come back to work with us, and from referrals to their friends and family.

JUST ASK OUR CLIENTS

"...she knew the neighborhood we wanted to buy in..."

Lori was responsive to what our key objectives were in finding a home; she knew the neighborhood we wanted to buy in and she was proactive in finding opportunities.

*-Todd & Courtney Dipretoro
Pleasant Hill*



Experience • Innovation • Results

Lori O'Brien

925-385-2332 Telephone

925-871-5329 Facsimile

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Lori O'Brien | Experience. Innovation. Results.®



Buying your home

Finding the right home

JUST ASK OUR CLIENTS

“...Lori worked within our budget and put us in a house we never thought we could afford...”

We needed an agent we could trust and who had a good knowledge of the area. Lori worked within our budget, and put us in a house that we never thought we could afford. Lori exceeded our expectations.

*-David & Christy Manzeck
San Ramon*

Preparing your home buying plan

Searching for your home can be both exciting and frustrating – it also can be full of surprises and disappointments. While we cannot take the emotion out of purchasing a home, we can help you make the most informed decision possible. To do that, we have developed a program that educates, guides and provides home buyers with the strategies and tools to find the right home and to build wealth through real estate.

Personal buyer consultation

Buying a home that fits your current needs and wants is important, and so is considering your future needs and wants. We spend time listening and learning about your current situation and preferences, as well as your goals for the future. We also make sure we provide you with enough information about market conditions so that together we may form an effective home buyer plan.

Developing a plan

Once you have decided to be represented by our real estate team, we will develop an organized house buying plan. As part of this plan, here are just some of our action items:

- Mail postcards into neighborhoods of interest to find potential sellers
- Preview weekly broker tour open houses to screen new listings
- Send you new listings that match your specific requirements
- Preview public open houses for new listings that meet your requirements
- Contact For Sale by Owners for listings not posted on the MLS

Execution of the plan

Throughout the home buying process we provide you with many options, ideas and strategies that will position you to prevail in a competitive and sometimes complicated real estate market. We will locate and present selected properties to you as well as present authorized purchase offers, and negotiate any counter offers to your acceptance.

Contract negotiation expertise

Negotiating real estate purchase offers and contracts is not easy, nor is it an area of strength for every real estate agent. However, contract negotiation and formation is a strength of our real estate consultants.

- We know a property's market value before we begin negotiating and propose a successful offer.
- We help you understand every clause within the contract you sign.
- We evaluate and advise you on any home buying contingencies included in the contract to protect your rights and interests.
- We craft detailed purchase agreements to eliminate surprises and costly oversights.



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Buying your home

Finding the right home

JUST ASK OUR CLIENTS

“...I never felt unsure of what to expect next...”

Lori got us the exact house that we needed and put together an offer that made it practically impossible for them to turn us down. Throughout this whole process, there have been things that have come up and Lori explained everything to me in detail so I never felt scared or unsure of what to expect next. Their styles complement each other very well and aside from all that, they work with an incredible TEAM of EXPERTS.

*-Karen Deilke
Pleasant Hill*

Connecting you with the right lender

Finding the right home loan is usually about finding the right lender – that is, finding and aligning you with the lender that will best meet your individual needs and qualifications.

There are a myriad of choices, and many realtors will point you to just a few of those choices. With our experience in mortgage lending and our long history of working in Contra Costa County, we know the lenders and the mortgage brokers with successful track records and competitive financing programs.

Our lenders have several years of experience and their ability to work through issues and deliver the best loan for your needs results in quick, easy, hassle-free financing. By recommending an expert mortgage lender, the process of choosing the right mortgage becomes much easier.

Managing the transaction from start to finish

Our real estate team is pro-actively involved in working with home buyers. We invest our time and resources assisting future home buyers through our free Home Buyer Seminars. It's an opportunity to provide valuable information about the home buying process and give buyers sound advice with strategies that will serve them well with a home purchase.

We believe guiding buyers through the transaction includes working with them before they begin looking for a home, as well as ensuring they are satisfied after they move into their new home.

Our client support specialists – The difference is in the details

Communicating with our clients and ensuring they have the right information at the right time for smart decision-making is only part of what makes our real estate team different from so many other real estate companies.

To ensure your home buying experience is as smooth as possible, our Real Estate Consultants are supported by a team of Client Support Specialists. While our Consultants are spending time with you during the purchase of your home, a team of highly-skilled individuals are working in the background - coordinating the many documents and information needed to aid your home search and complete the transaction.

Finding your home, monitoring the market and client services: Our Client Support Specialists are responsible for attending to the numerous details that accompany real estate transactions. They disseminate critical, need-to-know information prior to, during and after each transaction. Our team also will obtain copies of available building permits and help clients schedule any necessary appointments with service providers, trades people and inspectors.

Diligent escrow coordination and tracking: Our team includes a transaction coordinator specialist who maintains computerized escrow tracking for each one of our clients. We produce escrow status reports, coordinate all needed inspections, process all documents and ensure transaction files are complete.



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Proven Professionals

What makes us different from the others?

JUST ASK OUR CLIENTS

“...She exceeded all our expectations...”

Referred from a friend—highly recommended Lori. She exceeded all our expectations. She is wonderful. Lori knew what we wanted better than we did.

*-Teru & Pamela Davenport
Antioch*



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| Our Real Estate Team | The typical agent |
|---|---|
| <p style="text-align: center;">Services</p> <p>Our team of skilled, full-time individuals coordinates every aspect of your marketing program, inspections and other appointments.</p> <p>We provide a needs analysis and investment scenario plan designed to meet your individual requirements.</p> <p>We offer numerous choices on lending resources to ensure the right fit for you.</p> <p>Our Satisfaction Guarantee allows you to cancel a Buyer Broker Agreement without obligation or you may cancel the Listing Agreement at any time prior to accepting an offer.</p> <p>On target pricing strategies for the best transaction outcome and the highest net sales proceeds to you.</p> <p>Our diligent escrow coordination and tracking produces status reports, coordinates all needed inspections and document processing for your transaction.</p> | <p style="text-align: center;">Services</p> <p>Agent often is part-time with minimal transaction experience or contract knowledge.</p> <p>Little or no support staff leaving the agent trying to “do-it-all” on their own.</p> <p>Once sale is complete, realtor moves on to the next sale with no “after-sale” service plan or keep-in touch program.</p> <p>Offers limited access to lending resources.</p> <p>Often locked into a 90-day Exclusive Listing Agreement without option to cancel if you are dissatisfied.</p> <p>Pricing may or may not be in your best interest. Agent’s lack of knowledge about current market conditions and changing real estate values can cost you thousands of dollars.</p> <p>Basic escrow coordination. Scheduling inspections and appointments sometimes left to client. No professional assistance to keep up with the excessive amount of document processing.</p> |
| <p style="text-align: center;">Expertise/knowledge</p> <p>We are expert negotiators of real estate offers and contracts.</p> <p>Our Real Estate Consultants consistently attend continuing education and marketing classes to sharpen our skills.</p> <p>Continual monitoring of local real estate supply and demand for Contra Costa County’s residential real estate sales activity.</p> <p>Established track record of hundreds of successfully negotiated closed transactions.</p> <p>Creative solutions as a result of cumulative 60-plus years of industry experience.</p> <p>A local provider of FREE real estate workshops to educate and qualify potential home buyers.</p> | <p style="text-align: center;">Expertise/knowledge</p> <p>Lack of experience, knowledge of local real estate market.</p> <p>Lack of contract formation experience and understanding of contract term.</p> <p>Little or no negotiation skills training.</p> <p>Offers little strategic advice in home buying and selling.</p> <p>Little understanding of wide variety of financing options.</p> |



Proven Professionals

What makes us different from the others?

JUST ASK OUR CLIENTS

“...My expectations are always well realized when dealing with Lori...”

I needed an agent who would listen to me—not push. Lori has always done an outstanding job of just that—listening. My expectations are always well realized when dealing with Lori. Lori and her team made this process so painless and frustration free. It was a pleasure doing business with them all.

*-Eileen Walsh
Martinez*



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Our Real Estate Team

Buying your home

Preliminary in-depth consultation between you and our real estate consultant builds the foundation of understanding your needs and real estate goals.

Extensive education on market conditions, current market values, home-buying strategies and options to prevail in a competitive real estate market.

Preparation of a Home Buying Plan that enables you and our Team to focus and pursue the most desired strategy to find the right home for you.

Careful selection of a lender with an established track record who is a match for your individual situation and results in quick, easy, hassle-free financing.

Automatic Email notification of new listings that match your specific requirements are sent directly to your Email address.

Preview public open houses for new listings that match your requirements.

Contact “For Sale by Owners” for listings not posted on MLS.

Mail postcards into neighborhoods of interest to you to locate potential sellers.

Attend weekly Contra Costa Realtors In Motion marketing/networking meetings to learn of new listings.

Network with other affiliated business people in our industry to locate homes that might be listed for sale soon.

The typical agent

Buying your home

Often brief informal interview of buyer to learn of their needs.

No plan provided to buyer – often considered by Realtor® as a huge time investment with no guaranteed results.

Buyer is guided to lenders who might not fill the buyer’s needs. Many agents leave it up to the buyer to find financing on their own.

Buyer taken around to view some residential properties without a clear understanding of their goals, financial qualifications or price range the buyer can afford.

Meet Our Team



JUST ASK OUR CLIENTS

“...were very organized and responsive. Communication was great...”

“Lori and Team were very organized and responsive. Communication was great. Lori stayed on top of the paperwork process to the end.

*- Joe and Sheila Armshaw
Concord*

“...Lori was very accommodating, very helpful and wasn't pushy.”

The Team's website with property searches was excellent. We had a very tight schedule, and Lori found a lot of properties that we were interested in...she was very accommodating, very helpful and wasn't pushy.

*- Rich and Lori Buxton
San Ramon*

Pete Sabine, a full-time real estate consultant since 1985, specializes in residential property sales and has successfully completed more than 580 transactions in Contra Costa County. Following an advanced study in listing, selling, investment and taxes, Pete earned his designation as a Certified Residential Specialist (CRS). He is a graduate of the Realtors® Institute of California, a member of the Residential Sales Council, and a member of his local, state and national Realtor® associations. Pete and his team are focused on delivering a new industry standard of quality services, depth of expertise and innovative solutions.

Since 1990, **Lori O'Brien** has been bringing her expertise in buying and selling more than 300 residential properties to families who live in Contra Costa County. She is a member of the National Association of Realtors (NAR), and of its Real Estate Buyers Agent Council. Lori holds the coveted Accredited Buyer Representative (ABR) designation awarded by NAR to real estate consultants who meet specified educational and practical experience criteria. In fact, Lori has been the Team's Designated Buyer's Agent since 2002. Additionally, Lori is a Certified Relocation Specialist (CRS) and was recently recognized for her outstanding sales production.

Prior to joining J. Rockcliff Realtors, **Peter Paredero** was employed for over 6 years with a national real estate company headquartered in the East Bay. Peter was responsible for real estate financing and promotion of the company's real estate investment services.

Peter earned his bachelors degree from the University of California at Berkeley. In January of 2008 Peter became a Real Estate Broker through the California Department of Real Estate. Peter attributes the foundation of his success from his immediate family, who built their wealth through intelligent real estate investing and industry participation. The Paredero Family has enjoyed over 40 years of service and success in our local real estate community.

Lauren Keiper heads up our office staff and is responsible for keeping our operations smooth. Detail oriented and meticulous at record keeping, budget tracking and report preparation, Lauren makes sure our clients receive prompt service and accurate information throughout all stages of each transaction. Lauren's background in accounting along with her office administrative skills and ability to successfully troubleshoot issues make her a significant asset to our team.

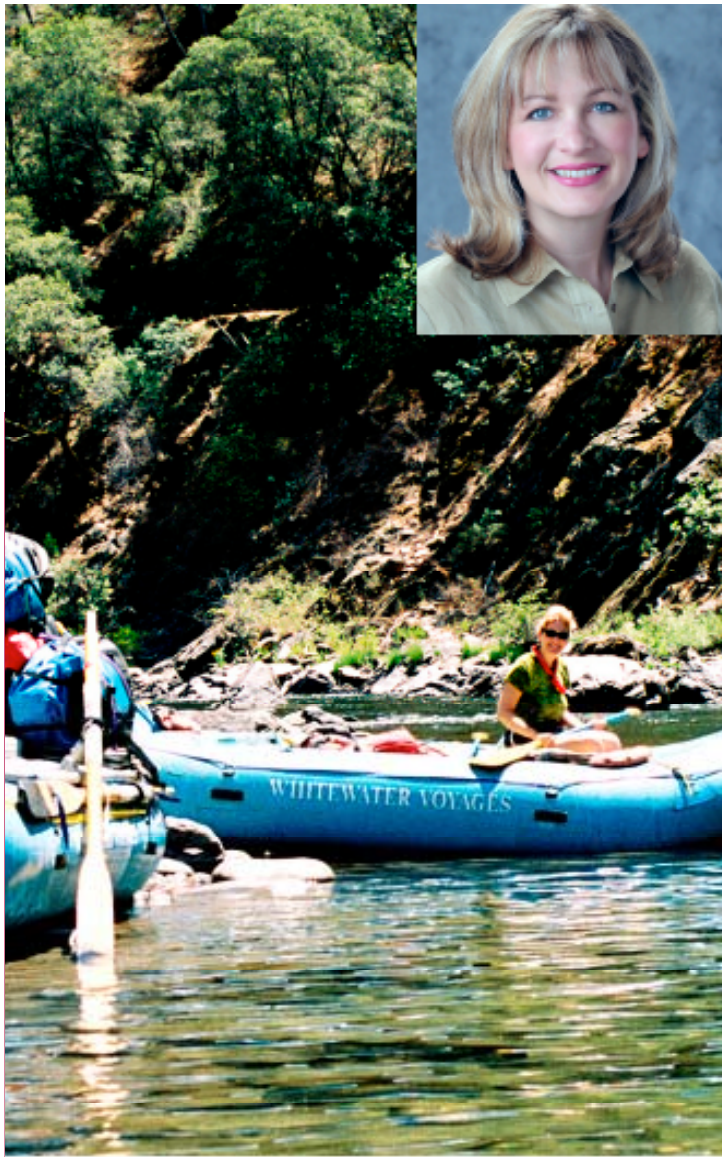
As a member of our real estate team, **Cathie VanBuskirk's** comprehensive residential design and decorating experience offers an abundance of possibilities to maximize the presentation of your home to enable you to realize the highest possible sales price.

Cathie can assist our home buyers to see the possibilities of personalizing and transforming your new home with her guidance and resources. Cathie loves to share her talents and design trade secrets with our clients and she excels at handling tasks that require close attention to detail.

Cathie works both in our office and out in the field keeping busy with her multi-faceted position of Client Services Coordinator. Monitoring many important details such as obtaining building permits, placing yard signs, and property brochures at our listings, and assisting with marketing needs such as property photography are just a few of her responsibilities in her busy schedule.



Experience • Innovation • Results



Lori O'Brien

Lori O'Brien

Real Estate Consultant

Since 1990, **Lori O'Brien** has been bringing her expertise in buying and selling more than 300 residential properties to families who live in Contra Costa County. More than 85 percent of Lori's real estate sales are referrals from her clients and repeat customers.

Lori is a full-time licensed Real Estate Consultant. She is a member of the National Association of Realtors (NAR), and of its Real Estate Buyers Agent Council. Lori holds the coveted Accredited Buyer Representative (ABR) designation awarded by NAR to real estate consultants who meet specified educational and practical experience criteria. In fact, Lori has been the Team's Designated Buyer's Agent since 2002. Additionally, Lori is a Certified Relocation Specialist (CRS) and was recently recognized for her outstanding sales production.

A native of California, Lori currently resides in Pleasant Hill. She has been a resident of Contra Costa County since 1980. Lori has two children, Mollie and James – both of whom attend local schools. She has extensive knowledge of schools and neighborhoods in the County. When Lori is not busy selling real estate, she is active with Boy Scouts, various committees at Pleasant Hill Elementary School and Christ The King Catholic Church. She also is involved in an assortment of community service improvement projects.

Lori and her team are focused on delivering a new industry standard of quality services, depth of expertise and innovative solutions.



Pete Sabine

Real Estate Consultant

Pete Sabine is a full-time Real Estate Consultant specializing in residential property sales since 1985. Pete brings together an extensive background in sales, marketing, negotiation, relocation and construction with buying and selling strategies focused on delivering quality services, expertise and innovative solutions for his clients.

Pete is a co-author of the book "Get the best deal when selling your home".

Over the course of his real estate career, Pete has successfully completed more than 580 real estate transactions in Contra Costa County. Following an advanced study in listing, selling, investment and taxes, Pete earned his designation as a Certified Residential Specialist. He is a graduate of the Realtors Institute of California, a member of the Contra Costa Association of Realtors®, the California Association of Realtors®, the National Association of Realtors® and the Residential Sales Council. Pete is a consistent top producing real estate broker.

Pete and his team are focused on delivering a new industry standard of quality services, depth of expertise and innovative solutions. Members of our team are passionate about empowering its clients to achieve their desired results. Pete has resided in many Contra Costa County cities since 1963, including Pleasant Hill, Lafayette, Walnut Creek, Orinda, Martinez and Concord. Prior to becoming a successful Real Estate Consultant, Pete was a general contractor specializing in residential construction in various Contra Costa County communities.

Over the years, Pete has actively supported the community as a volunteer with the Contra Costa Consolidated Fire District, The Contra Costa Food Bank, The Neighborhood Watch Protection Program, The Lindsay Wildlife Museum and The Blackhawk Automobile Museum. When Pete isn't busy with his real estate career, he enjoys hiking and fishing with his family at his cabin in the Mount Lassen area and boating on Lake Almanor. Pete also likes to spend time touring Northern California on his motorcycle.



Pete Sabine



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Pete Sabine | Experience Innovation Results