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Let's Get Your Home

SOLD!

The Author, Lisa Miller

My name is Lisa Miller and yes, I am a Realtor®. So, let me take this moment to say, “Hello, and it is nice to meet you.”

I am a native Houstonian and I really love this city. I have seen Houston change with growth and advancement in wonderful ways.

I chose real estate as a career because we as humans will always need a place to live, but the most important reason is, I love to see the bones of a home’s architecture. It brings me joy and with each new client, the experience starts all over again.

As a Realtor®, I would like you to be smarter and more prepared when entering the home selling process. This is what has motivated me to share the information contained in this guide. I am sure you will find some, if not all, of the contents helpful.



Thank you kindly.

Lisa Miller

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Whatever The Reason May Be

The largest investment you and most people make is their home, and now you're either considering or ready to take the big step of putting your home on the market. This means you will be uprooting your life and moving to new surroundings. Decisions regarding the sale of your home because of divorce, probate, unpaid taxes, financial or any unfortunate reason are not only emotional, but also stressful. This especially true for first-time sellers because it involves new terms and concepts, financial insight, and larger numbers than dealt with on a normal basis.

This is a guide to help you during your journey and to better understand the process. You're either considering or taking the big step of putting your home on the market. What comes after you've made your decision? The task of finding the home buyer who can't resist buying your house at the highest price.

With the right approach, the process will move along a lot smoother and quicker.

Research the Best Time to Sell

Figuring out the right time to sell can help you make the process a lot easier and help you get the most of your sale price.



Ideally, the best time to sell is in the Spring through Summer. However, there are many other factors that should be considered such as the local market in your area, tax incentives, and personally, how ready you are.

Doing detailed research can help you lay out a specific plan for the selling of your home.

Make Repairs or Upgrades with ROI in Mind

Once you have decided to sell, repairing anything that needs some fixing or making upgrades to your home can make your home feel ready to buy. Every home that is listed should meet the basic expectations of any buyer.

Some quick repairs can be done by you such as putting on a fresh coat of paint, replacing any lighting or fixing up the lawn, etc. Other problems can be done by a home professional such as plumbing, roof repairs, and water damage. Whatever seems problematic, make sure it gets taken care of because it will speed up the selling process of your home.

Making upgrades to your home can be as easy as replacing the handle on your front door, refacing kitchen cabinets or a bathroom remodel.

The rule of thumb for the return on investment is “less is more.” The goal is to touch up your home and give it a new, clean look without breaking the bank.

You don't need to take on extensive remodeling projects to sell your home or increase the value of your property. However, you do need to have your property up to the standards of the neighboring homes.



What's most important, is that you understand the market value of your home is determined by the prices of homes recently sold in your area.

Finding the Right Realtor®

Finding a good Realtor® (aka real estate agent) can help you make the hard decisions that are sure to come. Asking friends and family for a referral is a good start, but in the end, you want a Realtor® that has experience working in the area you live in, so it will be easier to sell your home locally.

In definition, a real estate agent is someone licensed to sell and list real estate, putting buyers and sellers together and acting as their representative in negotiations. What makes a real estate agent a "Realtor®" is becoming a member of the National Association of Realtors®.

You want a Realtor® who can offer feedback through every step of the process. Don't discount a Realtor® because of the lack of years in the business. New realtors have something to prove and may not be as "relaxed" during the process as those with more years of experience.

Here are some traits to look for when hiring a Realtor®:

- ❖ **Current** – Is the agent up-to-date with the latest housing trends?
- ❖ **Connected** – Does the agent belong to a network with necessary contacts to assist in every phase of the sale? This network should include home inspectors, other brokers and quality service people.

- ❖ **Knowledgeable** – Is the agent familiar with the current market and able to price your home strategically? Does she/he know the unique features of your neighborhood to distinguish your home from the competition?
- ❖ **Organized** – An agent must pay close attention to your specific needs, communicate well, and be quick to follow leads.
- ❖ **Personable** – An agent sincerely interested in helping you will go the extra mile with a positive attitude and a smile. She/he must be able to sell themselves to you as well as sell your home to a buyer.
- ❖ **Passionate** – Some agents treat their job like a hobby or just a way to earn extra income. Find an agent who is passionate about what they do and loves their job.
- ❖ **Tenacious** – Successful agents have a strong work ethic. They are efficient and take advantage of time-saving tools that help sell your home.
- ❖ **Honest** – An agent with high standards of business practice.
- ❖ **Self-motivated** – Real estate agents are commission-only businesspeople. Successful agents work hard because what benefits their clients benefits them.
- ❖ **Creative** – Sometimes creativity is needed to properly showcase a home, develop engaging content, and negotiate a sale. An agent who can quickly address any marketing need is an asset.
- ❖ **Tech-savvy** – Agents well-versed in the latest technology for marketing homes should have a website, social media set up, user-friendly home search options, quality online presentations with high-resolution images of homes, as well as videos and slideshows.

Hiring an agent and commission

Overall, commission is negotiable and is paid at the settlement period by the seller. The fee is deducted from the proceeds of the sale of the property during closing.

Sellers take the commission into consideration during the process of determining the list price. The commission is then divided during the settlement process between the buyer's agent brokerage and the listing agent's brokerage. The agents who made the real estate sale are then paid by their brokers.

As a note, the commission fee is why some sellers choose to take the For Sale By Owner (FSBO) route. This doesn't necessarily mean a represented buyer cannot purchase an FSBO. The buyer's agent will contact the seller about the property.

Information About Brokerage Services

The Texas Real Estate Commission requires agents to explain if they are working for the buyer or the seller whenever there is substantive contact with a customer or prospective client.

Upon this meeting you will be presented with an Information About Brokerage Services (IABS) form to be reviewed and explained to you regarding the agent's role in the real estate transaction. This form should be signed by you to confirm you have received a copy and a copy will be given to you for your records.



Information About Brokerage Services

Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

11-2-2015



TYPES OF REAL ESTATE LICENSE HOLDERS:

- A **BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- A **SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent.

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent.

AS AGENT FOR BOTH - INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of each party to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
 - o that the owner will accept a price less than the written asking price;
 - o that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
 - o any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

AS SUBAGENT: A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

Licensed Broker /Broker Firm Name or Primary Assumed Business Name	License No.	Email	Phone
Designated Broker of Firm	License No.	Email	Phone
Licensed Supervisor of Sales Agent/ Associate	License No.	Email	Phone
Sales Agent/Associate's Name	License No.	Email	Phone

Print/Type/Handwritten Initials Date



The Consumer Protection Notice

Other information provided to you by the Texas Real Estate Commission is the Consumer Protection Notice which is designed to ensure you (the consumer), understand where to find help if you should need it.

THE TEXAS REAL ESTATE COMMISSION (TREC) REGULATES
REAL ESTATE BROKERS AND SALES AGENTS, REAL ESTATE INSPECTORS,
HOME WARRANTY COMPANIES, EASEMENT AND RIGHT-OF-WAY AGENTS,
AND TIMESHARE INTEREST PROVIDERS

YOU CAN FIND MORE INFORMATION AND
CHECK THE STATUS OF A LICENSE HOLDER AT

WWW.TREC.TEXAS.GOV

YOU CAN SEND A COMPLAINT AGAINST A LICENSE HOLDER TO TREC
A COMPLAINT FORM IS AVAILABLE ON THE TREC WEBSITE

TREC ADMINISTERS TWO RECOVERY FUNDS WHICH MAY BE USED TO SATISFY A CIVIL
COURT JUDGMENT AGAINST A BROKER, SALES AGENT, REAL ESTATE INSPECTOR, OR
EASEMENT OR RIGHT-OF-WAY AGENT, IF CERTAIN REQUIREMENTS ARE MET.

REAL ESTATE INSPECTORS ARE REQUIRED TO MAINTAIN ERRORS AND OMISSIONS
INSURANCE TO COVER LOSSES ARISING FROM THE PERFORMANCE OF A REAL ESTATE
INSPECTION IN A NEGLIGENT OR INCOMPETENT MANNER.

PLEASE NOTE: INSPECTORS MAY LIMIT LIABILITY THROUGH PROVISIONS IN THE CONTRACT
OR INSPECTION AGREEMENT BETWEEN THE INSPECTOR AND THEIR CLIENTS. PLEASE BE
SURE TO READ ANY CONTRACT OR AGREEMENT CAREFULLY. IF YOU DO NOT UNDERSTAND
ANY TERMS OR PROVISIONS, CONSULT AN ATTORNEY.

IF YOU HAVE QUESTIONS OR ISSUES ABOUT THE ACTIVITIES OF
A LICENSE HOLDER, THE COMPLAINT PROCESS, OR THE
RECOVERY FUNDS, PLEASE VISIT THE WEBSITE OR CONTACT TREC AT



TEXAS REAL ESTATE COMMISSION

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Pricing Your Current Home

Pricing your home takes some serious decision making because you need to find a balance. Pricing it too high can make your home sit on the market for too long and pricing it too low can make you miss out on a more profitable outcome.

A comparative market analysis “CMA” is a document that presents pricing information for homes like yours. Your Realtor® can provide this to you and give you necessary feedback on the CMA. It will be helpful to know what has worked price wise in your area and what hasn’t. Take note that it’s important to have some room for negotiation within your selling price. Again, your real estate agent I can help with figuring the amount.



As a seller, there are two things you must keep in mind as you determine your asking price:

- Sentimentality has no dollar value. Although you may have many emotional attachments to your home, you must avoid placing a higher price on the property for sentimental reasons. All emotions should be set aside during the sales process. Buyers look for cues to figure out your motivation to sell, the less you give the more control you will have over the process.
- There is no direct dollar-for-dollar connection between an upgrade investment and market price. Don’t be trapped by making your home the nicest, but also the priciest, home in your area.

A buyer is a buyer, whether purchasing real estate or popcorn. The perception of value will always be front and center. Perceived value and market value are not the same.

Buyers look for the right deal, but what they are willing to pay and what the bank is willing to finance have limits. Strategic pricing is your greatest tool when selling your home.

Putting Your Home on the Market

The primary goal of this guide is to provide insight on how to sell your home quickly and for more money. You want to attract as many buyers as you can when putting your home on the market. Buyers usually find listings through the internet, social media, and other real estate agents. Other sources could include yard signs, neighborhood newsletters, and television.

The internet has helped real estate marketing tremendously. When looking online, buyers want to see property photos, detailed property information, real estate information, virtual tours of the home and neighborhood information.



Market your community as well as your home. Many buyers look at the neighborhood for their top reason for moving into a home. Highlight your community's amenities like its school systems, parks, and attractions.

Realtors are skilled at presenting the relationship between the two so ask for help.

Lastly, using multiple advertising choices can maximize exposure such as using a multiple listing system "MLS," real estate websites, and networking in your local community.

Oh...The Mistakes

Some common seller mistakes are listed below. Read carefully so you will know what to avoid.

- ❖ **Guessing instead of researching** – Let the CMA be your guide for the listing price and get the advice of a real estate agent.
- ❖ **Hiring a Realtor because they suggested highest listing price** – Avoid this mistake by meeting with several agents and selecting the one who offers detailed sales data and a strategic listing price.
- ❖ **Testing the market with a high price** – It’s not wise to “test” the market by listing your home at a high price to see how it goes. Pricing your home based on current market values will sell your home quicker and for more money.
- ❖ **Price dropping** – Price it right from the start. Insisting on a price for your home far above the other homes in the area should be avoided. If your home doesn’t sale, you may be forced to reduce the price. If the market in your area is declining, you may have to reduce the price again.

Preparing Your Home for Showings

You want your home to look its best when buyers are viewing it. For it to be in top condition, start with each room and clean up clutter. Allow your buyers to imagine themselves living in your house by putting away any personal items.

When putting away personal things, store them in a place where they can’t be seen. FYI, closets are not the best place because buyers will see them. If possible, try using a storage facility.

Curb appeal – the attractiveness of a property for sale and its surroundings when viewed from the street. It is one of the most powerful selling tools of a well prepared home. Curb appeal gives homebuyers their first impression of the property before even stepping inside. The way your home looks on the outside can tell what someone can expect to find on the inside. First impressions are lasting impressions.

Try this: take a drive around your neighborhood and it's surrounding areas and take note of what homes appeal to you.

Afterwards, when driving up to your home, objectively look around and note the things that need attention:

- ❖ Are your shrubs, trees, flower gardens, and walkway tidy?
- ❖ Is there trash or a general mess in your yard?
- ❖ Does everything (front light, garage door, porch rails, etc.) function properly and look its best?
- ❖ Could outdoor features, like patio furniture or the deck, be cleaned or updated with a coat of paint?
- ❖ Other tips to boost appeal before showing your home are opening the doors and windows to circulate air, vacuuming carpet and pet areas should also be cleaned up.

Home staging – By definition, this is the act of preparing a private residence for sale in the real estate marketplace. The goal of staging your home is to make it appealing to the highest number of potential buyers, thereby selling a property more swiftly and for more money.

In today's real estate market, selling your home requires hard work and dedication. If you are a motivated seller, this is where you can bring your home to the marketing forefront. An appealing, eye-catching home using strategic staging helps potential buyers envision themselves living in the home and is now known as the best investment of your time and effort when selling a home.

- Staging with purpose has power per the National Association of Realtors®:
 - Staged homes spend 50% less time on the market than homes that aren't.
 - Staged homes sold for more than 6% above asking price.
 - A staging investment of 1% to 3% of asking price generates a return on investment of between 8% and 10%.

- Tips when staging:
 - Neutralize, making it pleasing to the eye.
 - Focus on furniture – less is more.
 - Every room should be staged to show function.

If your finances are limited and spending money on staging isn't an option, get your home as clean and presentable as you can within your budget. Strike a balance between staging and living in your home. The main goal is to keep your home clean and free of “stuff” that distracts would-be buyers. ***Depersonalize, declutter and discard are the three D's to remember.***

If you are a seller, you were most likely once a buyer. Consider what impressed you when you were on the other side of the transaction.

Marketing Your Home

The ultimate purpose of this guide is to assist you in understanding what determines price and market value of a home.

Price it right – In the end, you will decide the listing price of your home. When finding a buyer, strategically pricing your home using the Comparative Market Analysis is imperative. This is typically done with the help of research and advice of a Realtor®.

Show it off – Photographs have become the most effective tool to attract future homebuyers. Potential buyers “surf” the internet hoping to find homes that appeal to them and then contact a Realtor®. Bright and colorful shots of welcoming spaces help buyers imagine themselves living in your home. Focus on the unique aspects of your home and stage to give the appearance of light and space in every photo; but keep it realistic in comparison to what a potential buyer actually sees.

Maximum exposure – Hiring an agent gives you the advantage of having your listing placed on all real estate portals such as Zillow and Realtor.com and your local Multiple Listing Service “MLS.” Buyers love using these websites to find new listings. The agent should also have their own website and social media outlets.

How to Handle Offers

Important note: Before accepting any offer, it is important to know what items/fixtures in your home that are not included in the sale. For example, the chandelier that is a family heirloom.

When a buyer makes an offer on your home, they will use a contract to offer up their sale price and any other terms of purchase. You can either accept, reject, or counter the offer that will then lead to negotiation.

Know more than your buyers!

Two major elements of negotiation are motivation and skill.

- A motivated buyer wants the best deal, and you, the seller, want the best price.
- A skilled negotiator is an expert at working under the pressures of competition, time, information, and communication.

What motivates a seller?

- Time on the market
- Relocation
- Pressures of upkeep and maintenance
- Emotional and mental stress

Negotiation and the pressure

When facing an informed buyer, remember the one with the most options will win the negotiation. The buyer may have researched your home's history on the market. If you have relocated, the assumption maybe you are desperate to sell and willing to take presented offer.

On the flipside, if the buyer thought you had other buyers with higher offers, he/she would have to raise their offer or walk away. It takes two to make a deal and perception plays a big role in negotiations.

Seller's Temporary Residential Lease

Your home may sell a lot quicker than you anticipated. This is where you can negotiate a *"temporary residential lease"* from the buyer. The temporary lease cannot be more than 90 days and the negotiated rate is processed during the closing. For example, you may need 14 days to move because you are starting a new job in another state.

A Few Negotiating Dos and Don'ts:

- ❖ **Do let the buyer speak first** – Patience should be your guide when dealing with an interested buyer. Don't be anxious to tell them what you are willing to accept.
- ❖ **Don't "meet in the middle"** – Maximize your negotiating advantage by counter-offering in small increments. Avoid following your inclination to "meet in the middle."

- ❖ **Do negotiate with data** – Hiring a Realtor® who will push to get the best price for your home is priceless. You need an agent who will negotiate based on real data and not perceived worth.
- ❖ **Don't let a buyer lowball your price** – Homebuyers look for deals. If they really like your home better than any others, why would they pay less for it? Stay focused and negotiate accordingly.
- ❖ **Do be quiet and listen** – Remaining quiet is one of the best ways to negotiate the sale. Buyers who are uncomfortable with your silence may want to break it and in turn, may end up providing too much information, (*i.e.*, something crucial for you to know).
- ❖ **Do get the last concession** – By asking the buyer to give something in return every time he comes back with another request, he will start backing away from making nonessential demands.

Successive counteroffers will take place until you and the buyer reach a satisfactory agreement. For a successful negotiation: disclose everything, ask many questions, meet halfway on closing costs and/or repairs, and use your real estate agent for help because they know what's best.

Why Some Homes Don't Sell:

- Priced too high for the neighborhood
- Clutter
- The homeowner is not flexible to showings
- The interior is dated.
- Unfavorable location
- Insufficient marketing plan
- Incorrect CMA

Closing

Common contingencies will take place before closing the deal. For example, taking care of the title search and insurance, home inspections and appraisals.

A closing agent will finalize the transaction and review the sales agreement. He/she will also collect any last payments from the seller and buyer, make any adjustments, and confirm the buyer's title is recorded in the local records.

Congratulations! Selling your home was a success!

Preparing to Move Out

Start by getting rid of items that you don't need by donating and/or having a garage sale weeks prior. From there you can sort through the items you need and start packing and schedule movers. Separate valuable paperwork and other important materials into one box if possible. Submit your change of address to the post office and necessary vendors.

Lastly, take a final walk through your home to be sure you haven't forgotten anything and take inventory of everything you will be taking with you.



Important Factors

Selling your home is a major decision and there are things you need to consider to avoid any problems. Discuss the list of potential issues below with your trusted agent.

- ❖ **Guessing your mortgage payoff** – Contact your mortgage lender to discuss any penalties that may be involved in paying off your mortgage.
- ❖ **Selling your home before you are qualified to buy another** – loan requirements change, be prepared.
- ❖ **Spending earnest money** – If the sale falls through, what happens to the earnest money? Work out the details ahead of time to avoid stress and hassle.
- ❖ **Low appraisals** – There are options if this happens. Most appraisals are done by professionals and are reasonable. Have a plan with your agent for how to respond if your appraisal is low.
- ❖ **Inspection requirements** – Know what is expected for your home to pass a home inspection.
- ❖ **Leave during showings** – Buyers prefer to view homes without the seller present. The buyer's agent will follow up with your agent should there be any questions.
- ❖ **Proof of funds with offers** – Ask buyers to present their proof of funds with all offers. This will assist you in weeding out any unqualified buyers.

Home Sellers Glossary

Closing – The final steps in the transfer of property ownership. On the Closing Date, as specified by the sales agreement, the buyer inspect and signs all the documents relating to the transaction and the final disbursements are paid. Also referred to as the Settlement.

Closing Costs – The costs to complete a real estate transaction in addition to the price of the home to include points, taxes, title insurance, appraisal fees, and legal fees.

Comparative Market Analysis (CMA) – A real estate professional prepared document, typically included in a listing presentation to a prospective seller, designed to help the seller set a strategic asking price for their home.

Contingency – A clause in the purchase contract that describes certain conditions that must be met and agreed upon by both buyer and seller before the contract is binding.

Counter-offer – An offer, made in response to a previous offer, that rejects all or part of it while enabling negotiations to continue toward a mutually-acceptable sales contract.

Down Payment – The money paid by the buyer to the lender at the time of the closing. The amount is the difference between the sales price and the mortgage loan. Requirements vary by loan type. Small down payments, less than 20%, usually requires mortgage insurance.

Listing Presentation – A presentation given by a real estate professional to a prospective home seller in hopes that the seller will allow the Realtor® to represent their interests throughout the sales process.

Market Value – The amount a willing buyer would pay a willing seller for a home. An appraised value is an estimate of the current fair market value.

Purchase Offer – A detailed, written document which makes an offer to purchase a property, and which may be amended several times in the process of negotiations.

Seller's Net Sheet– A document typically prepared for a home seller that breaks down the sales proceeds, closing costs, and existing obligations during a real estate transaction to calculate what the seller can expect to make on the sale of their home, also called the seller's net proceeds.

Title Search – A historical review of all legal documents relating to ownership of a property to determine if there have been any flaws in prior transfers of ownership or if there are any claims or encumbrances on the title to the property.

Last But Not Least

I hope you have found this booklet informative, and given you a better understanding of the home selling process. My goal and intentions are to help you move forward and enlighten you as you prepare your home to be placed on the market. If you are not currently thinking of selling your home but know someone who is, feel free to pass this on.

It would be my pleasure to provide you with a Comparative Market Analysis and I would be honored to serve as your listing agent. If you would like to contact me directly, I am here to help.

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