



SELLER'S GUIDE



SUZANNE PARKER

As your dedicated real estate agent, my commitment is to provide an informed, positive experience from start to finish. I believe that a well-prepared client is an empowered client. That's why I focus on educating and guiding you through every step of the buying or selling process, making sure you feel confident and informed. By managing expectations and explaining the details, I work to create a smooth, stress-free transaction, adapting as needed to suit your unique goals and priorities.

Every real estate journey is different, and I recognize that each client's needs require a personalized approach. Whether you're buying your first home, selling to move on to new opportunities, or investing in property, I'm here to navigate the process with clarity, transparency, and unwavering support. This commitment to understanding your needs—and adjusting as we go—allows me to provide an exceptional experience that meets you exactly where you are. When you choose to work with me, you can trust that I am fully dedicated to helping you achieve your real estate goals with expertise and care.

7 Benefits of Using a REALTOR®

WHEN SELLING YOUR HOME

1. REALTORS® are the local housing market experts.

Using comparable home sales and neighborhood information, they can make sure that your home is listed for an amount that draws interest but helps you sell for a strong price.

2. REALTORS® will market your property to a vast audience.

REALTORS® will market your listing to a vast audience with their access to MLS (Multiple Listing Service), which is a tool used to list homes and find others on the market. Having your home on the MLS increases its exposure and gets the most accurate data to help price your home.

3. REALTORS® will position your home to drive the most interest to the most people possible.

The real estate network is an important asset to working with a REALTOR®. They are constantly talking about new homes on the market and hidden gems. In addition to networking with other real estate agents, they will add your property to websites, position your home showings in the best light, and market on their own social media platforms to drive up interest in your property and market to as many people as possible.

4. REALTORS® are professional negotiators.

There are many factors up for discussing in a deal and negotiating directly with a buyer can be difficult. A REALTOR® will both fight for your interests and keep the deal from falling apart.

5. Real estate is a full time job.

Your REALTOR® will spend their time pre-qualifying potential buyers, answering phone calls with questions, marketing your home, and scheduling and attending home showings. Hiring a REALTOR® is a smart choice for this reason alone.

6. REALTORS® have access to a vast network of experienced industry professionals.

Through your REALTOR®, you will have access to a broad network of experienced industry professionals including home repair companies, staging companies, and title companies. Instead of going it alone, your agent can connect you with their trusted network.

Last, but not least...

7. REALTORS® always have your back.

Your REALTOR® has your back whether you are a buyer or a seller. A REALTOR® has a fiduciary responsibility to their clients and are legally obligated to act in their client's best interest.

HOME SELLING

ROAD MAP

1 Find a Real Estate Agent

Your real estate agent is an expert in the home selling process and is the one who will be "on your side" and watching out for your best interest.

2 Price Your Home

Your real estate agent will work with you to come up with a price to list your house. They will start by "running comps" which means they will review houses that have sold similar to yours in the recent past. Using this information, they will work with you to determine the best list price for your house.

3 Get Your Home Ready for Sale

Prepare your home by cleaning and decluttering. You may consider hiring a professional stager to stage your home. You'll also want to make any necessary repairs or home improvements.

4 Show Your Home

Being flexible with showing times is important, so buyers have plenty of opportunity to tour your home. Your real estate agent may recommend an open house.

5 Negotiate Offers

Lots of factors go into different offers you will receive and your real estate agent will help you navigate the process. Is it an all cash offer? Is the purchase of your house dependent on the sale of their current home? When you accept the best offer, you are officially under contract! A purchase offer (the contract) usually also requires including an earnest money deposit and option fee.

6 Option Period

An agreed upon period of time, stated in the contract, which gives the Buyer the right to terminate the contract for any reason. Normally, the Buyer has the property inspected during the option period.

7 Escrow

After the offer is accepted and the contract is signed, the Buyer has three days to deposit the agreed upon amount of earnest money with the escrow agent/title company.

8 Title Work Begins

Title examines public records to determine ownership, liens, and other matters that could affect the title, such as judgements, bankruptcies, divorce, or death, which require further investigation by the title company before closing can occur.

9 Home Inspection

The Buyer may hire a professional home inspector to ensure the property is in good condition. This is usually done before the option period ends.

10 Home Appraisal

A home appraisal provides an independent and impartial analysis of the property. At the end of the appraisal, the buyer will be provided with an accurate estimate of the fair market value of the home.

11 Closing Day

The big day is here! You will be signing lots of paper. Make sure to bring valid, unexpired photo identification such as a driver's license or passport, your spouse, and any additional documentation requirements. If you will be receiving your proceeds from closing via wire transfer, be sure to confirm wiring instructions with the title company prior to your closing appointment. If you prefer to receive your proceeds via check, you will be notified once the transaction has funded and your check is ready for pickup. If you owe money at closing, you will need to arrange to bring a cashier's check to closing, or you can send funds electronically via wire transfer prior to closing.

12 Post-closing/Funding

The title company sends signed documents to lender for final approval. All money is distributed.

13 Moving Day

Depending on what was agreed to in your contract and any addenda, you may move out any time prior to closing, but generally must be out of the property before closing unless the Buyer has agreed to allow you to remain in the property under a temporary lease back.



Staging Your Home to Sell

MAKE A GREAT FIRST IMPRESSION

1. Clean like you've never cleaned before.

Spring cleaning has nothing on you when you're getting ready for a showing! A clean home suggests to the buyer that you have taken great care of the property. If you don't have the time or already moved, consider hiring a cleaning service. When your home is on the market, it's important to keep everything tidy and in "show ready" condition because you never know when a potential buyer may schedule a last minute tour.

2. Clear out the clutter.

Clutter takes up space and space is what sells. You want buyers to focus on how great your space is, not how messy it looks. By editing down the basics, you will make your home look bigger.

3. Go neutral.

You may love a certain bold accent wall color but bold colors can distract from a room's assets. Repaint your rooms in neutral tones like tans, grays, and whites that allow buyers to focus on the spaces themselves, not the color of the walls.

4. Give each room a purpose.

If you have a spare room that has been serving several purposes (or has been collecting extra stuff), now is the time to give it a purpose. Pick a use (office, guest room, crafts room) and stage the space to showcase that purpose.

5. Let there be light!

A home's lighting can make a big impact on a buyer's first impression of the home. Brighten up your rooms by replacing the light bulbs with daylight bulbs, open up all the windows to let in natural light (make sure those windows are sparkling clean!), and add floor or table lamps to areas that are dim. A bright, cheery room looks bigger and more inviting.

6. Focus on fresh.

Track down and odors in your home and eliminate them.

Adding in a scented plug-in or air freshener can help. Just don't overdo it. Scents can be overwhelming and that may turn off Buyers when they step into a home. The goal is a nice, neutral, and clean smell. Keeping a dryer sheet on a new air filter is a great way to do this too!

7. Get rid of personal items.

Buyers want to be able to see themselves in your home, so remove anything overly personal (family photos, toys, kids' artwork, and personal collections). Don't overlook the bathroom - clear bathroom counters of personal items, like toothbrushes, other hygiene items, and makeup.

8. Organize your closet.

Storage space is a huge selling point. If your closets are stuffed to the brim, Buyers will think you don't have enough of it. Give your closet some breathing room by removing items you don't need immediately from your closet and store the rest in your garage, attic or in a pod/storage unit.

9. Make an entrance

If your home's curb appeal makes a great first impression, Buyers will want to see inside. Small fixes can make a huge difference. Plant some colorful flowers in your flower beds, fix any peeling paint, and keep the walkway clear. Adding a row of potted plants along the walkway or a cheerful wreath to your front door can make a big difference. Also, keep the shrubs trimmed and grass mowed the whole time your house is on the market.

10. Finish any projects.

Walk through your home as if it is the first time and make a list of all the small projects that need finishing. Is there a cabinet that doesn't shut quite right? Are there scuffs that need to be removed from the wall? Paint that needs touching up? Keep an eye out for areas that could use some TLC, then repair as necessary. Not only does this make your place look nice, it shows potential Buyers that you've put effort into maintaining the property.

CURB APPEAL CHECKLIST



CLEAN IT UP

- Remove any old building materials, discarded household items, broken toys and scrap from the yard
- Find a space to store garbage cans at the rear of your home
- Put away items that are not in use (toys, bikes, tools, etc.)
- Organize outdoor furniture
- Clean-up pet messes
- Rake up leaves and debris
- Mow grass, edge yard and pull weeds
- Trim bushes and prune trees
- Power wash sidewalks, driveway, patios, and porch
- Wash siding
- Clean windows, screens and doors
- Check outdoor lighting fixtures and clean

MAKE REPAIRS

- Paint, straighten or replace house numbers
- Fix the doorbell
- Replace any damaged window/door screens
- Replace all burned out lightbulbs
- Patch and seal driveway and walkways
- Repair damaged gutters, shutters and awnings
- Replace damaged deck boards
- Repair broken fence boards and gates
- Repair any damaged siding
- Fix or replace patio stones or pavers

SPRUCE IT UP

- Touch up paint on window and door trim
- Paint your front door and add a pop of color
- Add planter pots to patio and porch
- Spread mulch in your gardens
- Replace old lighting fixture by the front door
- Add an attractive door mat
- Plant a new tree
- Add some window boxes
- Stain or paint porch or deck
- Replace porch accents
- Add a birdhouse or feeder to your yard

10 THINGS To Prepare for Your Open House



Clear Clutter:

Too many appliances on the kitchen counters, piles of magazines on every flat surface of the living room, or too much furniture can be a turn off for a buyer. Decluttering makes a space feel larger and is easier for a buyer to picture their stuff in the space. The solution? Start packing! You want to move anyway, so now is a good time to pack up anything you don't need in the short-term and put those items in storage. That includes larger furniture you might want to store, like a sectional couch, while your home is on the market.

Remove Family Photos:

Yes, your children are stunning, and your animals are so cute! But buyers need to see a neutral field where they can put down their roots instead of viewing your family tree.

Buy New Towels:

Spruce up your kitchen and bathrooms with plush linens.

Neutralize Odors:

You get used to the smells of your home. Ask a friend for a nose check. Shampoo your carpets before the open house, and if you have pets, give them baths and make sure litter boxes are clean.

Organize Cabinets and Drawers:

Storage space is a vital selling point of any property. More is more when it comes to nooks and crannies, cabinets and closets. Cluttered linen closets, kitchen cabinets and bedroom closets make it appear that your home doesn't have enough storage. We guarantee a buyer is going to look.

Make Repairs:

Buyers are looking for imperfections, so now is the time to fix that leaky faucet or slow-running drain, and replace broken windowpanes and burned out light bulbs. These are noticeable maintenance problems that keen-eyed buyers will spot.

Leave:

Buyers will feel more comfortable asking questions of your agent if you're not hovering in the background. Your real estate agent can highlight the positive features of your home without bias. So, take a hike for a few hours, and take your pets with you. Some buyers might not feel comfortable about your four-legged friends or might have allergies.

Set the Table:

Set the table: Stage your dining room table for a nice meal to encourage buyers to imagine what it would be like to entertain in the house. Your best china and a new neutral tablecloth with matching napkins will help with visualization.

Hire a Cleaning Service:

Hire a cleaning service: Buyers won't notice if your home is spotless, but they will notice if it isn't. A cleaning service tackles all those dusty places you might forget: baseboards, tops of picture frames, or ceiling fans.

Enhance Curb Appeal:

Trim your lawn, weed flower beds and prune shrubs. First impressions are everything and these small landscaping tasks make a world of difference.

LINGO YOU SHOULD KNOW

**THIS LIST OF COMMONLY USED
REAL ESTATE TERMS IS INTENDED
TO HELP YOU IN THE HOME
BUYING OR SELLING PROCESS.**

Suzanne Parker - Realtor®

Appraisal

The estimated value of a property based on a qualified appraiser's written analysis. Banks typically require appraisals before issuing loans to ensure the estimated value of the property adequately supports the sales price and the loan being taken out by the Buyer.

Appreciation

The increased value of your home from when you purchased it is considered its appreciation in value.

Assessed Value

This is the dollar value that the county appraisal district assigns to your home for the purpose of property taxes. This value may differ from a home appraisal value or market value.

Closing Costs

These refer to miscellaneous expenses to close the deal. Expenses can include recording fees, title insurance, commissions, surveys, and more.

CMA

CMA stands for Comparative Market Analysis. This report looks at similar homes in your area that were sold or are currently on the market and can help determine an accurate value for your home.

Comparables

Also known as "Comps", which are used as a comparison in determining the current value of a property that is being appraised.

Contingencies

Particular conditions that must be met prior to closing a real estate transaction such as a home inspection (to ensure the home has no serious defects), a financing contingency (which releases a buyer from the sales contract if their loan falls through), or a contingency that a Buyer must first sell their current home.

Counteroffer

If you reject the initial home offer made by the Buyer, you can make a revised offer that is more desirable.

Deed

The recorded legal document transferring ownership or title to a property.

Deed of Trust

A recorded lien on the property which secures the promissory note and gives the lender the ability to foreclose if there is a default.

Earnest Money

Money that the Buyer deposits with the title company or directly with the Seller as a good faith gesture that they are serious about buying a home.

Effective Date

The date the Buyer and Seller have agreed to all terms and actually executed the contract.

LINGO YOU SHOULD KNOW

CONTINUED

Escrow

A legal arrangement in which a third party temporarily holds large sums of money or assets until a particular condition has been met.

Executed

When a legal document has had its contents agreed upon by the Buyer and Seller and is signed by all parties to the document.

Equity

The value in the home above the total amount of the outstanding liens against the home.

HOA Resale Certificate

A document issued by a Property Owners Association or Condo Association that outlines the fees associated with the transfer of the property that are to be collected from the Buyer and Seller at closing.

Home Inspection

A thorough professional examination that evaluates the structural and mechanical condition of the property (plumbing, foundation, roof, electrical, HVAC systems, etc.) to identify problems with the house before purchasing. A pest inspection is also common, as well as a pool inspection when applicable.

Home Warranty

Limited Warranty Coverage on some items in your home can lead to costly repairs when in need of work, such as HVAC systems, appliances, and even pest control. Every policy is different; it is important to understand what is covered and what is not.

Market Value

The current value of the home is based on what a seller is willing to sell for, combined with what a buyer would pay.

Multiple Listing Service (MLS)

The MLS is a local organization that collects, catalogs, and distributes home listings for sale and lease as well as data on past sales. REALTORS® get access to the MLS by being a paid member of the organization. Some of the information in the MLS is distributed to popular listing websites.

Offer

A formal request to buy a home. This is most often presented to a seller in the form of the contract and addenda required to purchase/sell a property that outlines all the terms and conditions of the offer.

Principal

This is the amount of money borrowed to purchase. It is the amount that needs to be repaid, along with interest and fees, during the loan period.

Personal Property

Any property that is not real property that may be included as part of the sale of a home. Examples include furniture, televisions, refrigerators, and washers and dryers.

Property Lien

A lien is a legal right or claim against a property by a creditor. Liens are commonly placed against property in the form of a deed of trust. Creditors, such as banks and credit unions, can collect what is owed to them. Liens may also include, but are not limited to, mechanics' liens that are filed by contractors for work that they haven't been paid for, state or federal tax liens, and abstract of judgment liens. The seller must pay any existing liens at closing.

Possession

The right to occupy and enjoy the property. Possession normally takes place after closing and funding have occurred. The parties can agree to give possession to the Buyer before closing under the terms of a Buyer's Temporary Residential Lease. Sometimes Sellers can remain in the property after closing under the terms of a Seller's Temporary Residential Lease, and the Buyer gets possession after the lease terminates.

Real Property

Land and anything permanently affixed thereto - including buildings, fences, trees, and minerals.

Sales Contract

The finalized and executed contract and applicable addenda.

Survey

A drawing of the property prepared by a Registered Professional Land Surveyor that locates the boundary lines, any improvements, easements, building lines, encroachments of any structures or improvements over the property lines, easements, or building lines on the property.

TYPES OF CLOSINGS



Beyond the technology, local laws, and customs, underwriting requirements will determine what types of signings are possible. Here is a quick overview of the closing types you might take part in.

Remote Online Notarization

- NOT in-person
- Notary Public/Escrow Officer appears before signer via webcam
- 100% eDocuments with eSignatures
- Electronic ID verification
- Certain transaction requirements must be met

Traditional Closing

- In-person
- Paper documents with wet signatures
- In-office or "mobile notary"
- Traditional ID verification

In-Person Closing

- In-person
- 100% eDocuments with eSignatures
- In-office or "mobile notary"
- Traditional ID verification

Hybrid Closing

- In-person
- Some paper documents with wet signatures
- In-office or "mobile notary"
- Traditional ID verification

WHAT IS TITLE INSURANCE?



What is a title?

Simply stated, the title to a piece of property is the evidence that the owner is in lawful possession of that property.

What is title insurance?

Title insurance protects real estate owners and lenders against any property loss or damage they might experience because of liens, encumbrances or defects in the title to the property. Each title insurance policy is subject to specific terms, conditions and exclusions.

How does title insurance differ from other insurance?

Insurance such as car, life, health, etc., protects against potential future events and is paid for with monthly or annual premiums. A title insurance policy insures against events that occurred in the past of the real estate property and the people who owned it, for a one-time premium paid at the close of the escrow.

What does it cover?

Title insurance protects against claims from defects. Defects are things such as another person claiming an ownership interest, improperly recorded documents, fraud, forgery, liens, encroachments, easements and other items that are specified in the insurance policy.

Who needs it?

Purchasers and lenders need title insurance in order to be insured against various possible title defects. The buyer, seller, and lender all benefit from issuance of title insurance.

How is a title insurance policy created?

After the escrow officer or lender opens the title order, the title agent or attorney begins a title search. A Preliminary Report is issued to the customer for review and approval. All closing documents are recorded upon escrow's instruction. When recording has been confirmed, demands are made, funds are disbursed, and the actual title insurance policy is created.

What is escrow?

Escrow refers to the process in which the funds of a transaction (such as a sale of a house) are held by a third party, often the title company or an attorney in the case of real estate, pending the fulfillment of the transaction.

What are the title insurance property types?

The Owner's Policy insures the new owner/home buyer, and a lender's policy insures the priority of the lender's security interest.

CLOSING DAY

WHAT TO EXPECT



Suzanne Parker - Realtor®

What Happens:

You, the Seller sign documents to initiate the transfer of ownership on your property and pay off of any loans on the home (if applicable). Documents include (but not limited to):

- Closing Disclosure and/or Settlement Statement
- Grantor's Affidavit of Title
- Warranty Deed
- Verifying mortgage payoff statements (if applicable)

After both Seller and Buyer have signed their respective documents (via separate appointments), the closing team will then process the documents for funding. This can take anywhere from an hour (for a cash transaction) up to the next day (if new financing is involved).

Once the title company has received the Buyer's funds and also has authorization from the Buyer's new lender to fund the loan (if applicable), monies are disbursed to all parties (including payoffs of any existing mortgages) and the Buyer receives the keys.

What to Bring:

- Current valid government issued photo ID (required for all parties signing)
- Keys to all doors, garages (including openers), porches, and sheds on the property.
- Codes for gates, fences, door locks, and garage doors
- Access information for smart locks, thermostats, doorbells, and appliances remaining with property
- Other remotes and/or devices that control systems in the house

AFTER CLOSING REMINDERS

IMPORTANT AFTER CLOSING REMINDERS FOR SELLERS

1. Cancel your homeowner's insurance

with your insurance agent once the transaction has closed, funded, and your personal items have been removed from the home. There may be a prorated refund of your homeowner's policy, based on the latest renewal date, owed to you. If you are remaining at the property after closing, you should notify your insurance agent of this change.

2. Cancel your automated deduction

for your house payment with your current lender if applicable.

3. Your lender will refund all monies left in your escrow account

approximately 15 to 30 business days after receipt of the payoff funds. The lender will mail a package containing your original Promissory Note marked "PAID" and other loan documents. Retain these for future reference. When you receive this confirmation, you may also receive a "Release of Lien" document from your lender. If the release has not already been recorded with the County Clerk's office, please forward it to your closer at the title company and we will send it to the County to be filed, thereby releasing the lien of record.

4. Refer to your closing statement

Depending on what time of the year you sold your property, the Taxing Appraisal District may not have updated the account to show a change in ownership. If you receive a Tax Bill for the property that you sold, refer to your closing statement and send the bill to the new owners. You will receive a Substitute Form 1099-S from your title company within 30 days of closing. In addition, retain your closing statement, it serves as a Substitute Form 1099-S for tax purposes.



DON'T FORGET YOUR Moving Checklist



1. Disconnect/Connect Utilities

Arrange to have utilities disconnected at current home and connected at your new home. Arrange for refunds of any deposits from any services you aren't transferring.

2. Pack Strategically

Label boxes by the name of the room they go to. Load items you need first at your new place, last for quick access on arrival.

3. Pack the Essentials

Pack essentials like toilet paper, hand soap, paper plates, paper cups, medications you need that day, water bottles, some snacks, and any important documents in a separate box to keep with you.

4. Schedule Movers/Moving Truck

Select and schedule movers and double check the following: insurance coverage, packing and unpacking labor, arrival day, various shipping papers, method and time of expected payment. Or reserve a truck if you're moving yourself.

5. Make Arrangements

Make arrangements for young children and pets the day of your move.

6. Final Detailed Check

Walk through the house once more and check all closets, drawers, shelves, and the attic to ensure that they are empty.

7. Deep Clean

Deep clean the entire house.

8. Leave Keys and Garage Remotes

Leave all keys and garage door openers with previously agreed upon party. Provide information/passwords for any smart home systems attached to the house.

9. Cancel Policy

Contact your homeowners insurance and cancel policy if you are not transferring it.

10. Start a File

Start a file for your moving papers.

THINGS THAT CAN HAPPEN



- The parties may negotiate 2-5 times on a transaction. They can negotiate the price, inspection, repairs, survey, appraisal, and more.
- Many people will want to give you advice, tell you their experience, tell you what you should do, or what your agent should do. Even among licensed real estate professionals, there is more than one effective way to do things. Thank them for their opinion and reach out to me with questions.
- You will want to tell your friends and family your experience on social media. Don't. Wait until after your home is closed to protect your negotiating position and interests.
- Appraisals can surprise us. They can come in way higher than expected, but also way lower. Even when the sold homes in the comparable area support the price.
- People can lose their jobs or have other events that change the ability to purchase a home.
- Insurance losses due to storms or unexpected events can happen, even during the contract. Generally, sellers would be responsible for making repairs. Every situation is unique. Don't worry! As a real estate professional, I'm ready with solutions for navigating any potential issues and keeping it as stress-free as possible.
- We are obligated to close by the closing date in the contract; however, there can be unforeseen circumstances that can affect this date. A lender may be a bit behind schedule or the seller might have a delay in the home they are moving to or purchasing.
- In real estate, the unexpected always happens, and it is different with every transaction. This is one reason why an agent is so important. I'll be here to help navigate anything that comes up.

TRANSFERABLE ITEMS IN A SALE



The included items are specifically named in the contract as staying with the property. It is important to consider and review whether you may want to exclude any of the items. Please note that these can also include items not specifically listed below that are considered fixtures and improvements that are attached.

- Equipment & appliances
- Valances
- Screens
- Shutters
- Awngings
- Wall to wall carpeting
- Mirrors
- Ceiling Fans
- Attic Fans
- Mail boxes
- Television antennas
- Mounts and brackets for TV's and speakers
- Heating and AC units
- Security and fire detection equipment
- Wiring
- Plumbing and lighting fixtures
- Chandeliers
- Water softener equipment
- Garage door openers
- Cleaning equipment
- Shrubbery
- Landscaping
- Outdoor cooking equipment
- Window AC units
- Stove
- Fireplace screens
- Fireplace logs
- Artificial fireplace logs
- Curtains and rods
- Door and mailbox keys
- Above ground pool
- Swimming pool equipment and maintenance accessories
- Controls for garage doors; entry gates
- Other improvements or accessories

10 FAVORITE FEATURES

TO ASSIST US IN MARKETING YOUR HOME, PLEASE TELL US YOUR 10 FAVORITE QUALITIES OR FEATURES

Home:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Community:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____



Partnered with:



REAL Core Values

Our vision is a world in which home buying and selling is a simple and enjoyable experience for everyone.

01 Work Hard. Be Kind.

Kindness is a superpower and the fuel that keeps us growing. We stand together in service of our vision and each other.

02 "We" are Bigger than "Me".

Together, we move further and faster toward groundbreaking change in how people buy and sell homes.

03 Tech x Humanity.

The technology we build serves a bigger purpose - to make the entire real estate experience better for agents and consumers. It should always solve problems, create efficiencies, and be so good it fades into the background.

We learn together. We grow together. We thrive together.



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