

STANTON REALTY • EL PASO, TEXAS

The Home Buyer's Companion

A professional, educational journey for buyers building their future with confidence and clarity.

Presented by Penny Lares, Realtor | pennylaresrealtor.com

Welcome to Your Home Buying Journey

Dear Future Homeowner,

I want to start by saying this: buying a home is one of the most exciting and important decisions you'll ever make. It's also one that can feel overwhelming without the right guidance. That's exactly why I created this guide — to walk alongside you through every step of this journey, from understanding market dynamics to holding those keys in your hand on closing day.

Over my years in real estate, I've helped hundreds of families just like yours navigate this process. I've seen the confusion that arises when terminology gets too technical, the anxiety that comes with such a significant financial commitment, and the joy that follows when everything comes together perfectly. My mission is simple: to simplify what feels complicated, explain what's often hidden, and empower you to make informed, confident choices.

Whether this is your first home or your fifth, I believe every buyer deserves clarity, honesty, and patient guidance. This isn't just about finding a property — it's about building your financial future, creating a space for your family to thrive, and making an investment that will serve you for years to come.

You're not just a transaction to me. You're someone building a life, pursuing a dream, and trusting me to help you get there. Let's begin this journey together, with confidence and clarity every step of the way.

What You'll Find Inside

Market fundamentals, financing and loan options, house hunting strategy, offer & negotiation tactics, contingencies, inspections, closing day, and long-term wealth building — all explained in plain English.

With dedication to your success,

Penny Lares

Realtor, Stanton Realty



Understanding the Market Like a Pro



Before you fall in love with granite countertops or a backyard pool, I need you to understand something fundamental: to invest strategically rather than emotionally, you must look at the data. The real estate market isn't random — it follows patterns, responds to economic forces, and gives us clear signals about when to act and how to position your offer.

Let me break down the key market indicators that I watch every single day on behalf of my clients, because understanding these will transform you from a hopeful buyer into an informed investor.

Supply & Demand

When there are fewer homes available (supply) than buyers looking (demand), prices naturally rise and sellers gain leverage. When inventory is high and buyers are scarce, we enter a "Buyer's Market" where you have negotiating power and can often secure better terms.

Inventory Levels

This metric tells us how many months it would take to sell all currently listed homes at the current pace of sales. Generally, less than 6 months of inventory signals a seller's market, while more than 6 months favors buyers.

Days on Market

A low DOM indicates high competition and tells us you may need to act quickly and offer close to or above asking price. If homes sit for 60+ days, sellers may be more willing to negotiate.

Finally, let's talk about the elephant in the room: interest rates. Even a 1% shift in mortgage rates can significantly impact your monthly purchasing power. For example, on a \$300,000 loan, a rate increase from 6% to 7% means roughly \$200 more per month — that's \$2,400 per year, or \$72,000 over a 30-year mortgage. This is why timing matters, and why I stay in constant communication with trusted lenders who can help you lock in favorable rates when the opportunity arises.

Understanding these market fundamentals doesn't just make you a smarter buyer — it gives you confidence. When you know what the data says, you won't second-guess your decisions. That knowledge is power.

Financial Preparation & Budget Planning

Here's something I tell every client during our first meeting, and I need you to really hear this: don't just look at what the bank says you can borrow — look at what you should spend. These are two very different numbers, and confusing them is one of the fastest ways to become what we call "house poor," owning a beautiful home but struggling to enjoy your life because every dollar goes to the mortgage.

Banks use formulas and ratios to determine your maximum loan amount, looking at your income and debts through a very specific lens. But they don't know about your family's annual vacation, your goal to save for your children's education, or your love of dining out on weekends. Only you know what makes your life feel full and balanced — and your budget needs to reflect that reality.

The "Comfortable" Budget Formula

List everything: groceries, entertainment, hobbies, subscriptions, car payments, insurance, retirement contributions, emergency savings, and yes, even that daily coffee. Subtract that total from your monthly take-home income. What remains is your comfortable housing budget — the amount you can allocate without sacrificing the lifestyle you've worked hard to build.

Remember, your true monthly housing cost isn't just principal and interest. Set aside 1% of your home's value annually for repairs and maintenance — on a \$300,000 home, that's about \$250 per month for the inevitable water heater replacement, roof repair, or HVAC servicing.

I've worked with buyers who were pre-approved for \$400,000 but chose to purchase at \$320,000 because they wanted breathing room. Five years later, they thanked me — they traveled, saved, invested, and never felt the stress of being stretched too thin. That's the kind of thoughtful, strategic decision-making I want to encourage, aligned with your whole life, not just your housing needs.



The True Monthly Cost

Your mortgage payment includes:

- Principal & Interest
- Property Taxes
- Homeowners Insurance
- HOA Fees (if applicable)
- Maintenance Reserves (1% of home value annually)

Many first-time buyers are shocked when they realize their payment is \$400–\$600 higher than they initially calculated.

Building Credit & Exploring Loan Options



Your loan type isn't just a financial detail — it dictates your down payment requirements, your monthly costs, your eligibility for certain properties, and ultimately, your long-term wealth-building strategy. Understanding the landscape of mortgage products available to you is essential, and I'm here to demystify it all.

Conventional Loans

Best for buyers with strong credit scores (typically 620+) and the ability to put down 3–20%. Offers the most flexible terms and lets you avoid mortgage insurance with 20% down.

FHA Loans

Government-backed and easier to qualify for. Accepts credit scores as low as 580 with just 3.5% down — perfect for first-time buyers or those rebuilding credit.

VA Loans

If you've served our country, this is your reward: zero down payment, no private mortgage insurance, and typically better interest rates.

USDA Loans

Targeted at rural and suburban properties in designated areas, offering zero down payment for qualified buyers within income limits.

Credit Optimization Strategies

Your credit score can be the difference between approval and denial — or between a 6% and a 7% interest rate. Start improving your credit profile immediately: keep credit card utilization under 30% of your limit (on a \$10,000 limit, don't carry more than \$3,000). Pay all bills on time for at least six months before applying for a mortgage, and dispute any inaccuracies on your credit report immediately — even small errors can cost you thousands in higher interest rates.

I work with exceptional lending partners who can review your specific situation and recommend the optimal loan product for your needs. This isn't one-size-fits-all — it's a customized financial strategy, and I'll be with you every step of the way.

The Power of Representation

Let me share something that still surprises many buyers: in a real estate transaction, everyone has an advocate except the unrepresented buyer. The seller has their agent fighting for the highest price and best terms. The listing agent is legally bound to represent the seller's interests. The lender wants the deal to close. But who's looking out specifically for you?

That's where I come in. When you work with me, I become your fiduciary — that's not just a fancy word, it's a legal obligation. I am bound by law and ethics to put your interests above my own, above the seller's, above everyone else's in the transaction.

Important Note About Commissions

Real estate commissions are negotiable. In most markets, the seller traditionally pays both agents' commissions, meaning my representation costs you nothing out of pocket. If a seller declines to pay a buyer's agent commission, we'll discuss options transparently before we begin. Regardless of the commission structure, my dedication to your best interests never wavers.

What Representation Really Means

Think of me as your translator, your strategist, your negotiator, and your shield. I translate complex contracts and disclosures into plain English. I develop strategy for your offer — not just the price, but the terms, timelines, and contingencies that give you maximum protection. And I shield you from pressure tactics and misinformation that can derail even the smartest buyers.

Fiduciary Duty

Your interests come first, always. I'm legally bound to protect you, advise you honestly, and never put my commission above your wellbeing.

Communication Hub

I coordinate between lenders, inspectors, appraisers, title companies, and the seller's agent. I'm your single point of contact.

Negotiation Expertise

It's not just about price. I negotiate terms, repairs, closing dates, contingencies, and credits — every dollar and every detail matters.

I've seen unrepresented buyers overpay, waive critical contingencies they didn't understand, and miss red flags that should have killed the deal. Don't let that be you. Let me be your advocate, your partner, and your guide through this journey.

The House Hunting Game Plan



Here's a truth that might sting a little: don't get distracted by "lipstick on a pig." Beautiful staging, fresh paint, and gorgeous landscaping can hide serious structural flaws. House hunting requires discipline, strategy, and a clear understanding of what you truly need versus what you merely want.

Needs vs. Wants

A "Need" is fundamental to your life functioning properly in that home — a third bedroom, a single-story layout, proximity to a specific school district. Needs are deal-breakers; if the house doesn't have them, we move on.

A "Want" is everything else — granite countertops, a finished basement, hardwood floors. These are cosmetic preferences you could add or live without. Understanding this distinction prevents you from eliminating great properties over features you could add yourself.

Structure Over Decor

Look past the staging and focus on what matters: roof age and condition, the HVAC system, signs of foundation movement, water damage, or amateur repairs — expensive fixes that staging can't cover.

- Roof condition and remaining lifespan
- Foundation integrity and drainage
- Plumbing age and material
- Electrical panel capacity
- Windows and evidence of water intrusion

Thinking About Resale from Day One

Even if this is your forever home, think about resale potential — life happens, and the easier your home is to sell when circumstances change, the more financial flexibility you'll have. Location near good schools, proximity to employment centers, and a classic three-bed, two-bath layout create lasting value beyond personal preference.

Crafting a Winning Offer

You've found it — the house that checks your boxes, fits your budget, and feels like home. Now comes the moment where strategy matters most: crafting an offer that wins without overpaying. Many buyers think the highest offer always wins — that's simply not true. I've seen lower offers accepted because they were cleaner, faster, or came with fewer contingencies.



The Escalation Clause Strategy

An escalation clause automatically increases your offer by a specific amount above any competing offer, up to a cap you set. For example, you might offer \$350,000 with an escalation clause up to \$365,000. If someone offers \$355,000, your offer automatically becomes \$356,000. You only pay what's necessary to win.

The Components of a Strategic Offer

1

Purchase Price

Based on comparable sales, days on market, property condition, and your budget.

2

Earnest Money

A "good faith" deposit, typically 1–3% of purchase price, showing you're serious.

3

Contingencies

Your "escape hatches" — inspection, appraisal, and financing conditions that protect you.

4

Timeline

When you'll close and when the seller needs to vacate — flexibility here can win a deal.

5

Additional Terms

Covering closing costs, waiving specific repairs, or including an escalation clause.

Understanding Contingencies & Protection

Once your offer is accepted, we enter what I call the "due diligence phase" — the period where we verify everything about this property is as represented. A contingency is a condition in your contract that must be satisfied for the sale to proceed. If it isn't met, you can typically withdraw and receive your earnest money back.

1 Inspection Contingency

Gives you the right to hire a professional inspector. If major issues are discovered, you can negotiate repairs, request a price reduction, or walk away. Never waive this unless you're an experienced investor buying a fixer-upper intentionally.

2 Appraisal Contingency

Protects you if the home doesn't appraise for your offered price. Without it, you'd be obligated to cover the gap or lose your earnest money.

3 Financing Contingency

Ensures that if you cannot secure financing as expected, you can cancel without penalty and protect your deposit.

4 Home Sale Contingency

Makes your offer dependent on selling your current home first — less attractive to sellers but sometimes necessary.

When to Waive Contingencies (and When to Absolutely Not)

In extremely competitive markets, buyers sometimes waive contingencies to make their offers more attractive. This is risky and should only be done with full understanding of the consequences. Waiving an inspection means accepting the property as-is; waiving appraisal means you'll pay the difference if the home doesn't appraise; waiving financing means you're obligated to close even if your loan doesn't come through.

My Promise to You

I will never pressure you to waive protections, but I will explain the strategic considerations clearly. That decision is always yours alone, made with full information about the potential consequences.

The Home Inspection Deep Dive



The home inspection is your X-ray vision moment — the chance to see beyond the pretty photos and staged rooms into the real condition of the property. A professional inspector will examine hundreds of components over 2–4 hours, producing a detailed report. My role is to help you understand what matters, what's normal wear, and what's a genuine concern.

The Big Five: Critical Systems to Evaluate

Roof

Replacement can cost \$8,000–\$25,000. If near end of life, we factor that into negotiations.

Foundation

Cracks, settling, or moisture issues. Minor cosmetic cracks are normal; major structural issues are dealbreakers.

HVAC System

A new system costs \$5,000–\$10,000+. If it's 15+ years old, plan for replacement soon.

Plumbing

Old galvanized pipes restrict flow. Evidence of past leaks suggests ongoing issues.

Electrical System

Outdated wiring or insufficient amperage can be both expensive and dangerous.

We typically have 7–10 days from the inspection to submit a response to the seller — requesting repairs, credits, or a price reduction. That's why this contingency is so valuable: it's your safety net.

Navigating the Appraisal Process

After the inspection, the next major milestone is the appraisal — this is where your lender steps in to protect their investment. An appraiser is a neutral third-party professional hired by your lender to determine the fair market value of the property based on comparable closed sales in the area.

If you've offered \$400,000 but the home appraises for \$380,000, the bank will only lend based on the appraised value — leaving you short \$20,000. You have several options, and I'll help you navigate them strategically.



What Happens If the Appraisal Comes in Low?

1

Renegotiate Price

We can ask the seller to lower the price to match the appraised value.

2

Bring Extra Cash

Cover the difference with additional funds above your original down payment.

3

Cancel the Contract

With an appraisal contingency, you can walk away and receive your earnest money back.

4

Challenge the Appraisal

If poor comparables were used, we can request a review with additional supporting comps.

The good news is that most appraisals come in at or above the purchase price, especially when we've priced the offer appropriately based on market data from the start.

Managing Timelines & Deadlines

Once your offer is accepted, you enter a carefully choreographed dance of deadlines and milestones. Missing even one can result in the loss of your earnest money or the deal itself. This is where having me as your representative becomes invaluable — I track every date, coordinate with every party, and ensure nothing falls through the cracks.

The Typical 30-Day Transaction Timeline

Escrow Opened

Days 1–3: Escrow and deposit submitted.

Inspections & Appraisal

Days 4–12: Inspect and appraise the property.

Loan & Disclosures

Days 10–20: Process loan, review Closing Disclosure.

Closing & Move-In

Days 15–30: Sign, record, and move in.

What Could Go Wrong (And How We Prevent It)

I've seen deals fall apart because buyers didn't order homeowners insurance on time, missed an inspection deadline, or failed to respond to lender requests promptly. These are all preventable problems. I maintain a detailed checklist for every transaction and will remind you of upcoming deadlines and coordinate with all parties.

Your Role in the Process

Respond promptly when I reach out, provide requested documentation to your lender quickly, and stay engaged. My job is to manage the complexity and anticipate problems before they become crises — together, we'll navigate these timelines efficiently.

Securing Your Homeowners Insurance

One critical task that often surprises first-time buyers is securing homeowners insurance. Your lender requires proof of insurance before closing — typically a full year paid in advance — so this isn't something you can wait until the last minute to arrange.

Homeowners insurance protects your investment and the lender's by covering damage from fire, storms, theft, and liability claims. The amount of coverage you need depends on your home's *replacement cost*, not its market value.

What Your Policy Should Cover

- Dwelling coverage (the structure itself)
- Personal property (your belongings)
- Liability protection
- Additional living expenses during repairs

Shopping Smart

Don't just accept the first quote. Shop around, ask about discounts (bundling with auto insurance, security systems, new roof), and compare coverage levels carefully. I work with several excellent insurance agents who can provide competitive quotes quickly — ensuring you have coverage arranged well before closing day.



Special Considerations

Flood insurance is required in FEMA flood zones and often recommended even outside them. Earthquake insurance matters in seismically active areas. Older homes may require special endorsements.

The Closing Process Countdown

We're in the home stretch now. You've navigated inspections, secured financing, and addressed all contingencies. The closing process is a carefully orchestrated sequence of final verifications, document preparations, and fund transfers — your lender, the title company, the seller's agent, and I are all working to ensure everything is ready.

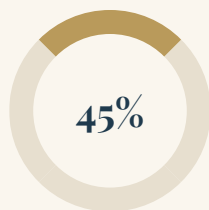
- **Offer Acceptance** — Day 1 of your journey.
- **Escrow Opened** — Earnest money delivered within 24–48 hours.
- **Inspection & Repair Negotiations** — Days 7–10.
- **Appraisal Completed** — Lender confirms value.
- **Closing Disclosure Review** — At least 3 days before closing.
- **Final Walk-Through & Signing Day** — Bring a government-issued ID.
- **Recording & Move-In** — Keys released. Welcome home!

Throughout this countdown, I'm monitoring progress daily and following up with all parties. If any issues arise — and occasionally they do — I'll address them immediately and keep you informed every step of the way.



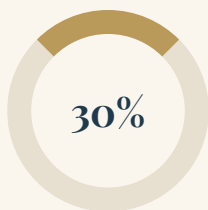
Understanding Your Closing Costs

One question I hear frequently: "Beyond my down payment, what else do I need to bring to closing?" Closing costs typically add up to 2–5% of your purchase price, and I want you to be fully prepared financially. They cover services like title insurance, loan origination, appraisal, inspections, and various administrative tasks.



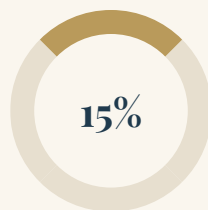
Loan-Related Fees

Origination fees, points, application fees, credit report, and underwriting charges.



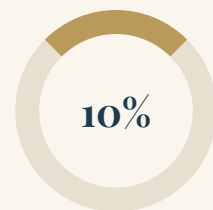
Title & Escrow

Title search, title insurance, escrow fees, and county recording fees.



Prepaid Items

Property taxes, homeowners insurance, and prepaid mortgage interest.



Other Costs

Inspection, appraisal, survey, HOA transfer fees, and attorney fees.

For example, on a \$300,000 home purchase, you might expect \$9,000–\$12,000 in closing costs (3–4%) plus your down payment. If you're putting down 10% (\$30,000), you'd need approximately \$40,000 total to close.

Strategies to Reduce Closing Costs

The good news is that closing costs are sometimes negotiable. You can ask the seller to contribute toward your costs (a "seller concession"), especially in a buyer's market. Some lenders offer no-closing-cost loans, and you can always shop around for services like insurance and title. I'll help you understand your estimated closing costs early through your Loan Estimate document — no surprises, that's my promise to you.

After Closing: The First 30 Days



Congratulations, you're a homeowner! The first 30 days in your new home are critical for getting organized, establishing good habits, and protecting your investment for the long term.

Change the Locks

Hire a locksmith to rekey all exterior doors within the first few days for your family's security.

Update Your Address

File with USPS, update your license, notify banks, and inform your employer.

Set Up Utilities

Transfer electricity, gas, water, trash, internet, and cable early.

Locate Shut-Offs

Find and label the water, gas, and electrical shut-offs for emergencies.

Setting Up for Success

Create a home maintenance binder for your purchase agreement, inspection report, and warranty information. Establish a maintenance fund immediately — about \$250/month on a \$300,000 home. Schedule regular tasks: replace HVAC filters quarterly, clean gutters twice yearly, and check smoke detectors every six months.

Most importantly, take a moment to celebrate. You've achieved something significant, and I'm honored to have been part of your journey to get here.

Long-Term Wealth Building Through Homeownership

Your first home is your foundation, not necessarily your forever home. Real estate has created more wealth for more families than virtually any other investment vehicle — because it combines forced savings, leverage, appreciation, and tax benefits.

Building Equity: Your Automatic Savings Plan

Every mortgage payment has two components: interest and principal. In the early years, most of your payment goes to interest, but by year 15 of a 30-year mortgage, you're paying more principal — forced savings you're building automatically every month. Combine that with market appreciation, and your equity grows from two directions simultaneously.



\$50K

AVERAGE EQUITY GAINED
IN FIRST 5 YEARS

2.5X

RETURN MULTIPLE
THROUGH LEVERAGE

\$200K

LIFETIME WEALTH VS.
RENTING (FED DATA)

Strategic Refinancing

Keep an eye on interest rates even after you close. If rates drop 0.75% or more below your current rate, refinancing might make sense — lowering your payment, shortening your loan term, or pulling out equity for other investments. This home probably won't be your last, and I'll be here for your second purchase, your third, and beyond.

Maintaining Your Investment

Your home is likely your largest financial asset, and like any investment, it requires active management. A \$200 HVAC service call could prevent a \$5,000 system replacement. A \$50 gutter cleaning could avoid \$3,000 in water damage. Preventive maintenance isn't optional — it's essential.

Your Seasonal Maintenance Calendar

Spring

Inspect roof, clean gutters, check drainage, service AC, clean windows.

Summer

Power wash exterior, repair caulking, clean deck, test sump pump, inspect sprinklers.

Fall

Clean gutters again, service heating, inspect insulation, drain hoses, check chimney.

Winter

Monitor ice dams, clear vents, check attic insulation, test detectors, inspect water heater.

Building Your Maintenance Records

Keep detailed records of all maintenance, repairs, and improvements. This documentation demonstrates to future buyers that the home was well-maintained and substantiates your cost basis for tax purposes when you sell. I also recommend establishing relationships with a trusted plumber, electrician, HVAC technician, and handyman — I'm happy to share recommendations my clients have used successfully.

When Life Changes: Adapting Your Housing Strategy

Life doesn't stand still, and neither do your housing needs. Over the years, your family may grow, your career might take you to a new city, or your income could increase substantially. When these changes happen, I want you to feel empowered to make strategic housing decisions, not trapped by your current home.

Growing Families and Career Relocations

Your starter home served its purpose — it got you into the market and let you build equity. Now it's time to leverage that equity and move up. The IRS also offers capital gains exclusions for primary residence sales (up to \$250,000 for individuals, \$500,000 for couples if you've lived there 2 of the last 5 years), protecting your gains from taxes.



1

Evaluate Your Equity

Request a comparative market analysis of your current home's value and equity position.

2

Determine Your Next Home Needs

Define bedrooms, bathrooms, location, schools, and space based on your improved financial position.

3

Plan Your Transition

Decide whether to sell first or buy first, and build a timeline that minimizes stress.

4

Execute Strategically

List at optimal timing and coordinate closing dates to avoid double mortgages.

Common Mistakes to Avoid

In my years of helping families buy homes, I've seen patterns and mistakes that buyers make repeatedly, often with painful financial consequences. I want to share these with you not to scare you, but to help you avoid them.

Maxing Out Your Budget

Just because you're approved for \$400,000 doesn't mean you should spend it all. Leave room for life and savings.

Skipping the Inspection

A \$500 inspection could save you from \$50,000 in hidden problems.

Falling for Cosmetic Appeal

Staging and fresh paint can hide serious issues. Evaluate structure, systems, and bones.

Large Purchases Before Closing

New credit lines can jeopardize your loan approval. Wait until after you've received your keys.

Ignoring Resale Value

Homes in good school districts and near employment centers sell faster and for more money.

Not Budgeting for Maintenance

Set aside 1% of your home's value annually for repair costs.

The Emotional Purchase Trap

Perhaps the biggest mistake I see is buying emotionally rather than strategically. I understand home buying is emotional — it should be! But that emotion should be balanced with rational analysis. I bring objective perspective when you're caught up in the excitement, and I protect you from yourself when necessary, ensuring your heart and your head are aligned before you commit.

Your Questions Answered

Throughout this guide, I've covered the homebuying process comprehensively, but every buyer's situation is unique. Let me address some of the most common questions I hear from clients like you.

How much do I really need for a down payment?

It depends on your loan type — conventional loans can go as low as 3%, FHA requires 3.5%, and VA/USDA offer 0% down options. Putting down 20% eliminates private mortgage insurance and gives better terms.

Can I buy if my credit isn't perfect?

Yes! FHA loans accept credit scores as low as 580 (sometimes 500 with a larger down payment). I can connect you with lenders who specialize in helping buyers with less-than-perfect credit.

Should I buy now or wait for prices to drop?

It depends on your personal situation, not market predictions. If you can afford the payment comfortably and plan to stay 3–5 years, buying usually makes sense regardless of short-term fluctuations.

What happens if I find problems after closing?

This depends on what was disclosed. If the seller failed to disclose a known defect, you may have legal recourse. This is why thorough inspections and home warranties are so valuable.

What if I have student loans or other debt?

Student loans don't disqualify you, but they affect your debt-to-income ratio. Focus on keeping your overall DTI below 43%.

How long should I plan to stay in my first home?

Generally 3–5 years to recoup closing costs and build meaningful equity — though life doesn't always cooperate, and that's okay too.

If your specific question isn't addressed here, please reach out to me directly. There are no stupid questions in real estate — only uninformed decisions. Let's make sure all your decisions are fully informed.

LET'S BEGIN

Let's Start Your Journey Together

We've covered a lot of ground in this guide — from understanding market fundamentals to navigating closing day, from building long-term wealth to avoiding common pitfalls. My hope is that you now feel more confident and prepared to take the next step toward homeownership.

Real expertise comes from experience, and that's what I bring to every client relationship. You're not just another transaction to me — you're someone building a life, pursuing a dream, and trusting me to help you get there.

My Commitment to You

I will always put your interests first, provide honest advice even when it's not what you want to hear, be available when you need me, and fight for your best outcome at every stage of this journey.

"Thank you for taking the time to read this guide. I created it because I believe educated buyers make better decisions and have more successful homeownership experiences. My goal is to be your trusted real estate advisor for life."

Penny Lares, Realtor

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What You Can Expect

Clear communication, expert guidance from years of experience, access to my trusted network of lenders and service providers, and a partner who celebrates your success as much as you do.

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