



The leader in local real estate news

DS MEDIA

CENTRAL TEXAS HOMES

FALL 2021 EDITION

Seller
market
Solid

JB NORTH TEAM
Goodwin
Debbie Stevenson, Broker Associate **REALTORS®**

DS

The Home
Experience

Seller Solid

On the one hand, buyers are told the market is softening. Yet, when they venture out, prices remain stubbornly high, houses continue to move, builders still call the shots **Page 6**

Market manipulation? Before its Nov. 2 announcement, Zillow had been buying property through its iBuying product called Offers. The business platform had local agents puzzled. It seemed Zillow was willing to pay the moon for properties, stressed or otherwise. **Page 7**

INSIDE

ZILLOW'S REAL ESTATE 'BIG SHORT?'

Stuck with properties, it cannot move, the online search engine has pulled its home flipping platform. Many saw this coming.

Page 7

BACKING MILLIONS?

The U.S. government's plans to raise the cap for mortgages backed by Freddie Mac and Fannie Mae to close to \$1 million in high-cost areas are meant to assist home buyers as prices continue to rise.

Page 9

EDITOR/PUBLISHER Debbie Stevenson

512.468.8210 ddmediaservice@gmail.com

Licensed broker in Texas 631706. This is a real estate publication. If you are working with a broker, please do not consider this to be a solicitation.

© Copyright. Debbie Stevenson. Broker- Realtor. 2018. The content of this publication may be used for educational purposes without written permission, but with a citation to this source.



Area Market Statistics **Page 8**

Sourced from residential listings in the governing Multiple Listing Services used by Realtors to market properties. Most of Central Texas falls under the Central Texas MLS. ACTRIS, the Austin Metro MLS, is used where stated. Counties listed are primary for each city. Some cities cross county lines. Listings used are from Jan. 1-Jan 28, 2021. Not all new construction sales are posted to MLS. Non-REALTOR licensed agents also cannot use MLS.

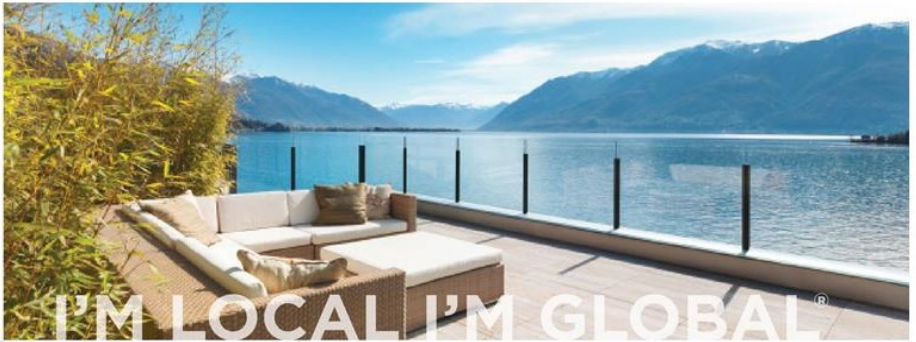
Editor and publisher Debbie Stevenson is a licensed real estate broker in the state of Texas. She and her husband, Dale, have made their home in Central Texas since 1988 after transferring with the military to Fort Hood. While on the move with the military, Stevenson spent two decades in journalism, covering the military, defense industry and business beats. She worked her way up from community newspapers to regionals and eventually an international wire service. She also was called upon to comment on major news headlines for international news media, such as the BBC, CNN and Deutsche Presse-Agentur or DPA. Stevenson is broker associate for the JB Goodwin North Team in Salado. Designations include Accredited Luxury Staging Specialist, Corporate & Military Relocation, Luxury Home Specialist, Farm & Ranch, New Home Construction and Investor Staging Consultant.



It doesn't have to be Texas

DEBBIE STEVENSON, BROKER ASSOCIATE

JB Goodwin
TEAM NORTHREALTORS®



INDUSTRY-
LEADING
SALES.
WORLD-CLASS
SERVICE.
HOW WE SELL
YOUR HOME
STAGING SERVICES
3D PHOTOGRAPHY
PROPERTY WEBSITES
OPEN HOUSES

254-947-7110

1.1 MILLION TRANSACTIONS
\$368 BILLION IN HOME SALES
565 COMPANIES
4,100 OFFICES
130,000 SALES ASSOCIATES
65 COUNTRIES

Leading
REAL ESTATE COMPANIES
OF THE WORLD

© 2017 Leading Real Estate Companies of the World. All Rights Reserved.
C-Sales Volume. 05.17 Equal Housing Opportunity.

\$62 BILLION MORE U.S. HOME SALES VOLUME IN 2016 THAN OUR CLOSEST COMPETITOR

Volume shown in billions of dollars



Actual member statistics for LeadingRE and estimates for other networks using average sales units per agent and average sales price for firms in each respective network from published sources for 2016 production.

Sources: REAL Trends National Network 2016 Totals Final Report, REALTOR® Magazine 2015 Franchise Report, and various website research.

As an affiliate of Leading Real Estate Companies of the World, our brokerage is a local and global market leader working on your behalf. LeadingRE's world-class marketing resources and connections allow us to provide you with a truly exceptional real estate experience.

JB GOODWIN REALTORS—TEAM NORTH

600-A N Main St., Salado, TX 76571 * 512-468-8210 / 254-947-7110

JB Goodwin REALTORS 631706/60656516 // Debbie Stevenson, Broker Assoc. 631706





DS
Family



Welcome Home

North Team Realtors Buyers & Sellers

Our real estate buyers and sellers receive automatic VIP Family status. Benefits include wholesale purchasing power with our many home décor and fine art distributors and emerging and local artists.

Our real estate network is local, regional and global. Affiliated with Leading Real Estate Companies of the World, we extend first-class service through top brokerages across the nation and around the globe.

We also recognize the power of network referrals and the importance of acknowledging the contributions of our friends and valued partners. Here are some of our real estate and design partners.

MARK HINES DESIGNS

Austin360Photography



 **Arizpe Art**

GLOBAL  VIEWS

ESSENTIALS FOR LIVING®



STAR INTERNATIONAL®
FURNITURE, INC.

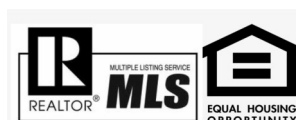
ORIENT EXPRESS FURNITURE®



UTTERMOST



**LEADING
REAL ESTATE
COMPANIES®**
of THE WORLD



YOUR JB GOODWIN NORTH TEAM



LEADING REAL ESTATE
COMPANIES OF THE WORLD

Deborah Stevenson—Broker Associate, Team Leader

Debbie Stevenson is a longtime Central Texas resident. She was raised by her Canadian parents in Southern Africa and met her husband while completing her foreign language experience working for the U.S. Army in Germany. Debbie's studies are international, with a double major in foreign languages and economics. She spent two years in journalism before retiring to pursue her real estate career. Debbie's real estate designations and experience include, property investments, new construction, farm & ranch. She is an accredited luxury Realtor. Debbie also is a certified luxury staging professional and designer. In 2006, she was awarded the Rotary International public relations award.

"My goal is to provide our clients and customers with the most comprehensive, responsive and satisfying experience as they transition from one residence to another. We are ranked consistently at the top and earn repeat relationships because we are here to be your real estate advisors not sales agents. With a regional and global network of top real estate professionals, we ensure you have the best at your fingertips, no matter your destination."

Cody Stevenson—Relocation and Marketing Agent Regional, National

Cody Stevenson offers a friendly, professional real estate experience. A Salado High School and Liberty University graduate and Marine Corps veteran, Cody offers a unique local knowledge of Central Texas coupled with experiences from around the world. This local Texas Marine has seen the nation from coast to coast, been an audience to South African history, and served his time in the Middle East. He heavily believes in the value of building trust and friendship with every client and giving the best service possible. He also has an Interdisciplinary Bachelors degree in Aviation Science and Behavioral Studies. Cody firmly believes that education is continuous and strives to implement all that he learns to provide the best service possible.

Oshin Were—Relocation and Marketing Agent National, Global

Oshin Were offers an unrivaled real estate experience. She possesses a keen attention to detail acquired from her background in marketing, home decor and investment property management. As a Jamaican native, Oshin has been afforded the opportunity to work with discerning clientele from around the globe. Her work has taken her to Canada, New York and Las Vegas. She believes strongly in honesty and integrity as the framework for every client relationship and has created and operated several successful businesses on that foundation. Oshin and her husband strongly believe in creating generational wealth; they have six rental units and are working on building two more units. She also values the acquisition of knowledge and is pursuing several real estate designations.

Support Team

Backing our team are the resources of the JB Goodwin REALTORS, an Austin-based corporate brokerage in business since 1972. James B Goodwin is the owner/broker. Corporate resources include a fully-staffed marketing department, website design team, relocation division and legal team. In addition to your North Team headquarters in Salado and Belton, JB Goodwin has offices in Round Rock, Westlake, Northwest Austin, West Lake, San Antonio, New Braunfels and Boerne. Each office has a corporate vice president, assistant manager, office manager and receptionist to enable seller and buyers' agents perform to the highest expectations.

Leading Real Estate Companies of the World affiliation

This is the world's largest network of leading independent real estate brokerages. Membership is by qualifying invitation only. The goal is to provide top-level relocation services at the regional, national and global level. Each broker member operates a dedicated relocation department. Our JBG relocation department has a director with three dedicated team members to serve your relocation needs.

Interested in becoming part of our team. Call 512-468-8210 or email debbie-stevenson@jbgoodwin.com

Seller Solid

Central Texas stays strong despite headlines

The headlines are confusing.

On the one hand, buyers are told the market is softening. Yet, when they venture out, prices remain stubbornly high, houses continue to move, builders still call the shots.

So what is the real story?

Nationally, overall numbers show the U.S. housing market remaining robust, with CoreLogic reporting a median price for existing homes topping \$363,000 in June 2021. That is a whopping 23.4 percent year-over-year increase. Corelogic powers the majority of local multiple listing services platforms used by agents to market homes.

But what about the reported slowdown to the 16.2 percent year-over-year reported in August? Yes. It slowed, by 1.6 percent. The trouble is the prices remain far higher than the year before.

So what is a buyer to do? Conventional wisdom would say wait — a strategy that would have worked 12 years ago. But this market is not playing by earlier rules.

Unlike the run up to the 2008 meltdown, today's housing bull run has been boom versus bubble driven. Factors fueling prices are real. The boom began with by an under supply of housing due to building and financing slowdowns in the wake of 2008. Fast forward to 2019, builders again put the brakes on building after buyers pulled back when the Federal Reserve started raising interest rates. Then the pandemic hit. The trend to urban, small-space living didn't seem quite so appealing when entire family units were working, learning and playing at home.

And just when buyers thought there may be room to breathe, 2021 dawned, bringing with it supply line and labor shortages. Contractors hired to put in critical infrastructure, such as roads and utilities, could not keep their heavy machinery up and running due to parts shortages. Builders had to contend with spiraling costs and even site theft as appliance inventories dwindled.

On the resale side, sellers had to weigh cashing in on newly acquired equity, while knowing they would have to face that same market as buyers. The result, bidding wars and upside down pric-

ing, with buyers finally throwing in the towel in some markets.

That's the national outlook. But with real estate, all things are local.

In September, the Austin metro's main counties, Williamson and Travis, saw 3,109 homes close for an average \$586,764 or 166.31 percent over list with 15 days on the market. The same period last year closed 3,536 sales at \$470,015 or 126.96 percent over list. That was a year-over-year price jump of 24.84 percent, according to ACTRIS, the governing multiple listing service.

Bell County's markets were the beneficiary of the Austin metro price storm to its south. Priced out of the market, metro buyers eyed longer commutes to better priced areas for larger homes and more bang for the buck.

While Bell County's pricing seemed to be a bargain to weary Austin buyers, Bell also experienced price boom gains.

Salado, the most southern community on Interstate-35, was the biggest beneficiary.

A review of close sales from the Central Texas Multiple Listing Service, found the sales price for homes in the Salado Independent School district in September averaged \$563,313 or \$229.00 per square foot. The platform listed 25 homes sold that month. That compared to 39 homes sold during the same month last year for \$401,133 or \$155.52 per square foot. That is a price hike of 40.53 percent. The average home spent 61 days on the market in September 2019 versus 31 days last year.

Countywide, the average price was \$258,439 with 29 days on the market versus \$224,535 with 52 days on the market in September 2019, a 15.10 percent year-over-year increase.

Going forward, corporate moves to Central Texas are expected to keep housing demand high. Samsung Electronics announced Taylor for its planned \$17 billion plant. Tesla's new 4-5 million square foot cybertruck plant off SH-130 on Austin's east side is attracting known suppliers. Tesla also filed expansion plans in Waco. Google, Amazon, Facebook, Canva and Oracle are among 91 companies to announce Austin moves this year.



September Winners

Leander, with its proximity to Lake Travis, the Capital Metro rail system, commute arteries and breathtaking hill country topography, has become a metro favorite. The two most sought-after neighborhoods in the city's school district are Grand Mesa at Crystal Falls and Travisso, the adjacent master planned community. Grand Mesa's average sale was \$1.24 million at \$300.30/sq ft or 105.83% over list. Travisso sales averaged \$919,592 at \$278.94/sq. ft. or 111.10% over list.



Best Markets

Salado, Bell County's southern most community along Interstate-35 has become popular with Austin metro buyers forced to travel further afield to find a little bang for their buck. However, that trend has caused Salado prices to skyrocket.

At the end of the third quarter, the Salado School District had registered 269 homes on its governing Multiple Listing Service platform. Of those 198 were listed as sold. Surprisingly, 16 were withdrawn and 4 expired. The average sold home had 4 bedrooms, 2 bathrooms and 2,555 square feet. The average sold price was \$504,709, or \$197.17 per square foot. That sale price was 101.75 percent of its original asking price.

Was Zillow Real Estate's 'Big Short?'

The Zillow scenario is not so much the housing bubble scenario featured in the movie "The Big Short." Based on the true story behind the 2008 real estate collapse, Michael Burry, the manager of hedge fund Scion Capital began to suspect in 2005 that the booming U.S. housing market was an asset bubble inflated by high-risk loans. The measure became known as a credit default swap that allowed Burry to "short" the housing through sell positions, on the assumption that housing prices will drop. The big short – real estate style.

The question is, have algorithm-based home flippers such as Zillow and its industry competitors, OpenDoor, Sundae.com and Orchard, etc., found another form of market manipulation.

Market manipulation is primarily found in the stock market. It is, of course, illegal with stocks. Essentially, Investopedia explains stock manipulation best: "Market manipulation is the act of artificially inflating or deflating the price of a security or otherwise influencing the behavior of the market for personal gain. Manipulation is illegal in most cases, but it can be difficult for regulators and other authorities to detect, such as with omnibus accounts.

Before its Nov. 2 announcement, Zillow had been buying property through its iBuying product called Offers. The scheme began in December 2019 in Southern California markets. It expanded to top markets across the country. It was joined by other tech platforms such as OpenDoor and Orchard.

Their business platform had local agents puzzled. It seemed they were willing to pay the moon for properties, stressed or otherwise, with no apparent ability to recoup those prices and costs on the resale. In fact, many Zillow and OpenDoor properties would appear weeks later, in the same condition, for a price not sustainable by the neighborhood comparables.

So what was the plan? Why sellers enjoyed short-term, low headache sales processes, at least until they were socked with hefty closing fees, no apparent benefit appeared in place for the iBuyers, as they have become known.

Perhaps the long-term strategy was indeed market manipulation. Drive up prices, sit on properties until demand boosts the comparables. A risky proposition, as Zillow found out. As quickly as it began, the company folded its iBuying wing in October. It remains to be seen if OpenDoor will be forced to follow suit.



Market manipulation is the act of artificially inflating or deflating the price of a security or otherwise influencing the behavior of the market for personal gain.

AUSTIN—WilCo. & Travis (AUSTIN MLS)

12,643 listings (1,231 active)

Average days on market: 13

Properties sold: 12,741

Average Home & Price:

3Bed/3bath 2,008'/\$377.92/SQFT \$737,835

Median Home & Price:

3Bed/2bath 1,809'/\$332.70/SQFT \$595,000

BELTON—Bell Co.

748 listings (48 active)

Average days on market: 34

Properties sold: 533

Average Home & Price:

4Bed/2bath 2,162'/\$157.50/SQFT \$347,176

Median Home & Price:

3Bed/2bath 2,082'/\$155.20/SQFT \$301,000

CEDAR PARK—WilCo/Travis (AUSTIN MLS)

1,479 listings (72 active)

Average days on market: 9

Properties sold: 1,226

Average Home & Price:

4Bed/3bath 2,393'/\$236.56/SQFT \$554,123

Median Home & Price:

4Bed/3bath 2,302'/\$235.13/SQFT \$515,000

COPPERAS COVE—Coryell/Lampasas Co.

826 listings (37 Active)

Average days on market: 29

Properties sold: 673

Average Home & Price:

4Bed/2bath 1,759'/\$114.07/SQFT \$202,418

Median Home & Price:

4Bed/2bath 1,678'/\$113.55/SQFT \$195,000

FLORENCE—Williamson (AUSTIN MLS)

57 listings (8 active)

Average days on market: 36

Properties sold: 41

Average Home & Price:

3Bed/2bath 1,952'/\$223.74/SQFT \$444,842

Median Home & Price:

3Bed/2bath 1,778'/\$203.16/SQFT \$360,000

GATESVILLE—Coryell Co.

223 listings (32 active)

Average days on market: 53

Properties sold: 158

Average Home & Price:

3Bed/2bath 1,843'/\$136.84/SQFT \$266,810

Median Home & Price:

3Bed/2bath 1,653'/\$127.63/SQFT \$215,750

GEORGETOWN—Williamson (AUSTIN MLS)

3,521 listings (226 active)

Average days on market: 15

Properties sold: 2,713

Average Home & Price:

3Bed/3bath 2,291'/\$217.62/SQFT \$495,055

Median Home & Price:

3Bed/3bath 2,135'/\$211.12/SQFT \$430,000

Your Market

Jan-Nov 2021

Austin & Central TX MLS**10 month snapshot****HARKER HEIGHTS—Bell Co.**

691 listings (32 active)

Average days on market: 29

Properties sold: 590

Average Home & Price:

4Bed/2bath 2,320'/\$126.36/SQFT \$291,433

Median Home & Price:

4Bed/2bath 2,208'/\$125.29/SQFT \$275,000

HUTTO, Williamson (AUSTIN MLS)

1,288 listings (96 active)

Average days on market: 11

Properties sold: 854

Average Home & Price:

4Bed/2bath 2,048'/\$195.68/SQFT \$390,322

Median Home & Price:

4Bed/2bath 1,956'/\$178.77/SQFT \$349,948

JARRELL—Williamson (AUSTIN MLS)

768 listings (42 active)

Average days on market: 7

Properties sold: 565

Average Home & Price:

3Bed/2bath 1,757'/\$158.06/SQFT \$273,335

Median Home & Price:

3Bed/2bath 1,662'/\$152.72/SQFT \$255,000

KEMPNER—Lampasas Co.

170 listings (15 active)

Average days on market: 41

Properties sold: 121

Average Home & Price:

4Bed/2bath 2,047'/\$160.88/SQFT \$322,977

Median Home & Price:

4Bed/2bath 1,936'/\$158.07/SQFT \$320,000

KILLEEN—Bell Co.

3,162 listings (146 active)

Average days on market: 28

Properties sold: 2,487

Average Home & Price:

4Bed/2bath 1,843'/\$110.86/SQFT \$204,893

Median Home & Price:

4Bed/2bath 1,765'/\$110.90/SQFT \$195,500

LEANDER—WilCo.&Travis (AUSTIN MLS)

2,766 listings (156 active)

Average days on market: 13

Properties sold: 2,000

Average Home & Price:

4Bed/3bath 2,319'/\$224.90/SQFT \$520,570

Median Home & Price:

4Bed/3bath 2,159'/\$217.77/SQFT \$440,751

LIBERTY HILL, Williamson (AUSTIN MLS)

1,083 listings (114 active)

Average days on market: 18

Properties sold: 759

Average Home & Price:

4Bed/3bath 2,370'/\$205.63/SQFT \$490,827

Median Home & Price:

4Bed/3bath 2,310'/\$199.27/SQFT \$444,000

NOLANVILLE—Bell Co.

178 listings (8 active)

Average days on market: 42

Properties sold: 123

Average Home & Price:

4Bed/2bath 2,122'/\$140.72/SQFT \$306,839

Median Home & Price:

4Bed/2bath 2,076'/\$141.05/SQFT \$309,900

MORGAN'S POINT—Bell Co.

28 listings (1 active)

Average days on market: 51

Properties sold: 22

Average Home & Price:

3Bed/2bath 1,896'/\$142.94/SQFT \$285,680

Median Home & Price:

3Bed/2bath 1,643'/\$151.85/SQFT \$245,000

PFLUGERVILLE—Travis (AUSTIN MLS)

2,275 listings (160 active)

Average days on market: 17

Properties sold: 1,621

Average Home & Price:

4Bed/3bath 2,181'/\$207.93/SQFT \$437,190

Median Home & Price:

3Bed/3bath 2,068'/\$206.49/SQFT \$423,000

ROUND ROCK, Williamson (AUSTIN MLS)

2,984 listings (187 active)

Average days on market: 11

Properties sold: 2,421

Average Home & Price:

4Bed/3bath 2,341'/\$217.40/SQFT \$477,644

Median Home & Price:

4Bed/3bath 2,208'/\$215.85/SQFT \$460,000

SALADO—Bell Co.

257 listings (18 active)

Average days on market: 43

Properties sold: 199

Average Home & Price:

4Bed/3bath 2,588'/\$197.62/SQFT \$515,238

Median Home & Price:

4Bed/2bath 2,466'/\$195.50/SQFT \$460,000

TEMPLE—Bell Co.

1,613 listings (86 active)

Average days on market: 29

Properties sold: 1,345

Average Home & Price:

3Bed/2bath 1,914'/\$134.13/SQFT \$256,782

Median Home & Price:

3Bed/2bath 1,831'/\$132.28/SQFT \$240,000

Backing Millions?

Fannie, Freddie poised to take on jumbo loans

By Mansion Global

The U.S. government's plans to raise the cap for mortgages backed by Freddie Mac and Fannie Mae to close to \$1 million in high-cost areas are meant to assist home buyers as prices continue to rise, but some warn that the move may not make much of a difference and could push prices even higher.

The conforming loan limit—or the maximum amount of a mortgage that Freddie Mac and Fannie Mae will guarantee or buy—is set to jump in 2022, The Wall Street Journal reported on Tuesday. For most areas, the limit is set to rise from \$548,250 to \$650,000, but in high-cost markets, such as New York City or the Bay Area in California, it would jump from \$822,375 to just under \$1 million. The exact loan limits are set to be announced Nov. 30 by the Federal Housing Finance Agency, which oversees Freddie Mac and Fannie Mae.

The median home price in the U.S. was \$380,000 in October, up 8.6 percent compared to last year and up 21.8% compared to 2019, according to a report released last week by Realtor.com. The increased limits mean more home buyers will have access to



conventional loans, which typically have lower down payments and interest rates than the jumbo loans available for higher-priced properties.

"By increasing the conforming loan limit, I think that it's going to open up more opportunities for buyers that have been shut out," said Taso Tsakos, a managing partner at The Agency who is based in the East Bay/Sonoma County office in California. "It's going to benefit home sellers, as well, because...if you have more buyers, then

you're going to create more demand, which benefits sellers and it stays a seller's market."

That increased demand will likely result in more competition and higher prices, according to Jonathan Miller, the CEO of the New York City-based appraisal firm Miller Samuel and the author of Douglas Elliman's market reports for a number of top markets in the United States.

The lower interest rates associated with conforming loans "may make asset prices higher by definition," he said.

EDITOR'S NOTE: Mansion Global is owned by NewsCorps, which also operates Realtor.com

DS Central Texas Staging & Gallery



Providing the finishing touch for your new home

Featuring local
and national artists

We offer interior design and
staging consultations

furnishings and accessories for
your home

White glove delivery

Sampling Our Brands

Global Views Uttermost

Walker Wine Works

Perigold Arizpe Art

We always are seeking new talent.
Set up an appointment to show us.



254-947-7110

dscentraltexasgallery@gmail.com



Lampasas River Retreat

43.4 acres

6,221'

Luxury Home

By appointment only

MLS 6754256 / 456598



Your secluded custom luxury home is nestled on the banks of the Lampasas River in South Bell County. Features include a well-appointed, chef-grade kitchen, home theater with wet bar and private facilities, two owner's suites, interior stone walls, porte-cochere, glass garage doors, custom built-ins, vaulted wood ceilings with floor-to-ceiling windows that maximize the stunning views and flood the home with natural light. A fully-equipped outdoor kitchen and stone fire-pit complete the pool and spa area. Riverside entertainment continues with covered outdoor seating, fireplace and grand stone patio high above the river bank. Here, a second outdoor grilling opportunity is positioned perfectly for maximum river views. The property is fully fenced along the interior boundaries and features 43 acres of river front and shaded trails. A separate guest barndominium offers two bathrooms, kitchen with breakfast bar and supersized foam-insulated area, currently used as a gymnasium.



Deborah Stevenson
Broker Associate

512-468-8210(m) 254-947-7110

3011 N IH-35,

Round Rock, TX 78665

www.dscentraltexasrealtors.com

debbie-stevenson@jbgoodwin.com

\$5,995,000



DS Central Texas Staging & Gallery

**All items are special-ordered from our wholesaler's warehouse
Items are shipped at no additional cost to your residence**

Shopping is simple.

- 1. Log onto our partner websites.**
- 2. Text the item number and brand name to
512-468-8210 to receive your quote.**
- 3. Respond yes to proceed or no to cancel**

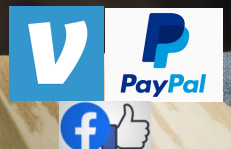
www.globalviews.com

www.uttermost.com

www.markhinesdesigns.com

www.downtowncompany.com

dscentraltexasstaging&gallery





Debbie Stevenson

512-468-8210

debbie-stevenson@jbgoodwin.com

Debbie Stevenson

**is a licensed
Broker in the state
of Texas,
affiliated with
JBG Goodwin
REALTORS**

