



BUYER'S *guide*

Your guide to a successful home buying experience.

Introducing

Stewart Title

Austin Division

With Stewart Title, you're in good hands. Our experienced, friendly team is here to guide you every step of the way. We're responsive, easy to work with, and focused on making your closing smooth and stress-free.

Whether you're buying, selling, refinancing, or building, we handle the details with care and efficiency so you can move forward with confidence. Your experience is our priority, and we're committed to providing service you can trust from start to finish.

Work with us and you'll benefit from:



130+ Years of Trust

Founded in Texas with a legacy of stability



Convenient Local Offices

6 Austin-area locations (4 Travis County | 2 Williamson County)



Brand Coverage

Licensed in 80+ counties across Texas



Expertise Across Every Deal Type

Resale, Refinance, Builder & Commercial



Strong Local Leadership

Dedicated support from Division, Sales, Escrow & Marketing



Innovative Technology

Built for speed, security, and a smoother closing



Growth Mindset

Always improving systems, communication, and client experience



People-First Service

Responsive, collaborative, customer-centric teams





What is Title Insurance?

So, you're buying a house. It's an exciting time. It can also be a bit confusing. Things feel like they're happening pretty fast and, often, some important things can go unexplained – like title insurance. To help you understand the purpose and importance of title insurance, Stewart Title has put together this helpful overview.

What is 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 the 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 policy insures against events that occurred in the past of the real property and the people who owned it, for a one-time premium paid at the close of the escrow.

Please contact me for more information.

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 actual policy.

Who needs it?

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

How is a title policy created?

The creation of a title policy begins by searching the public records for defects, such as liens or legal judgments, which could interfere with the transfer of the property's title. Once the title is deemed free and clear of defects, the prospective new owner receives a preliminary report for review and approval. If the prospective buyer approves the "prelim," the escrow officer will record the document after closing and settlement, and the title policy will be created.

What is escrow?

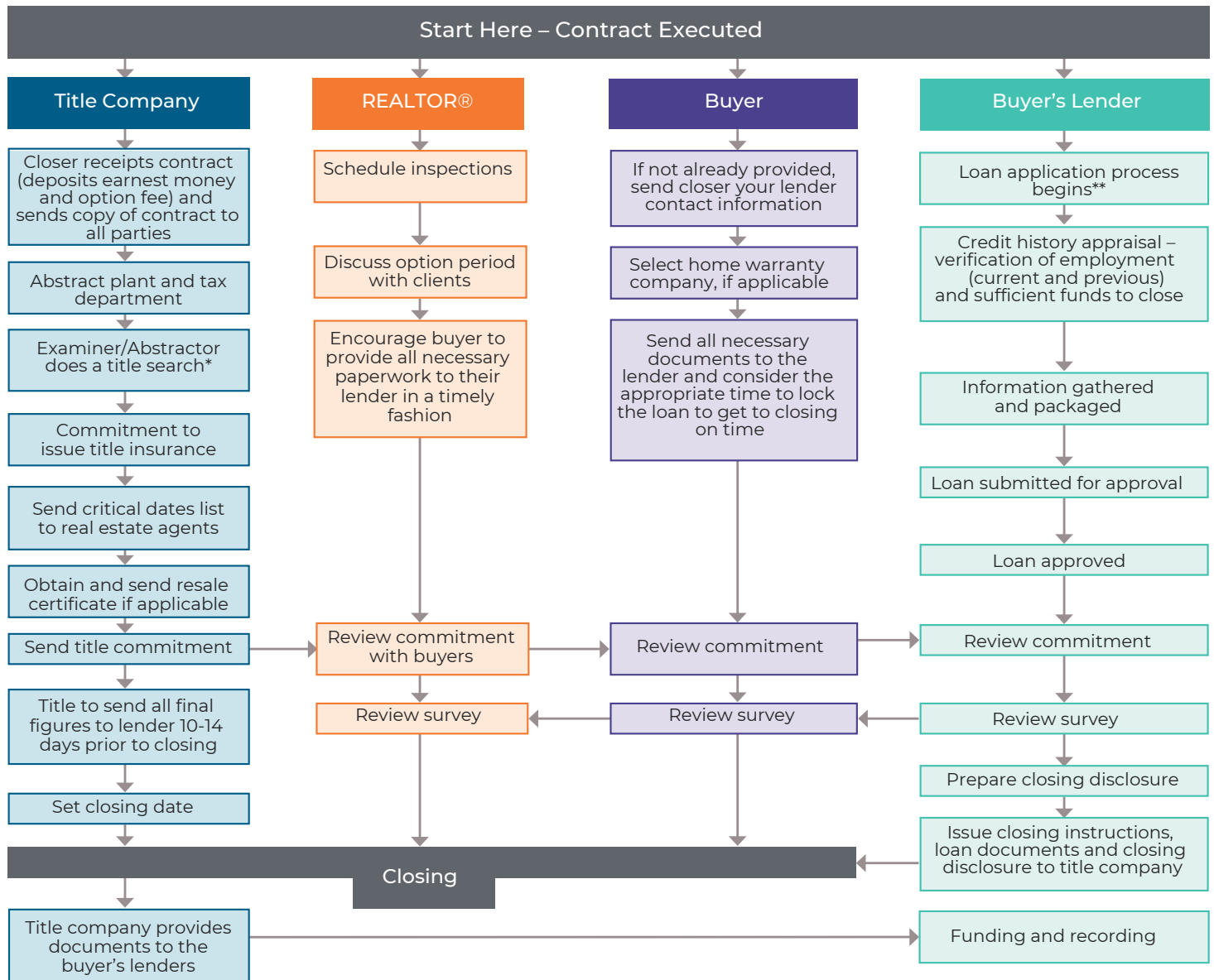
Escrow refers to the process in which the funds of a transaction (such as the sale of a house) are held by a third party, often the title company or an attorney in the case of real estate, pending the fulfillment of the transaction.

What are the policy types?

A standard policy insures the new owner/home buyer, and a lender's policy insures the priority of the lender's security interest.

From Contract To Close

The Buyer's Steps To Closing



Title search includes:

- Search history of property – owner of record, liens
- Clouds on title – documents filed by legal description
- Search of buyer and seller – liens, lawsuits, divorces, probates,
- documents filed by person's name, no property description

Loan application process includes:

- Verification of buyer's income, stability, credit, assets to close
- Confirmation of property's value (the appraisal)
- Some lenders order the appraisal and send
- with closing instructions to the title company

Estimate of Closing Costs For the Buyer



BUYER'S CHARGES	CONVENTIONAL	VA	FHA	CASH
Appraisal Fee	Per lender	Per lender	Per lender	N/A
Attorney's Fee	\$175 - \$225	\$150 - \$175*	\$175 - \$200	\$0
Buyer's Inspection	Varies per property	Varies per property	Varies per property	Varies per property
Credit Report	Per lender	Per lender	Per lender	N/A
Discount Points	Per lender	Per lender	Per lender	N/A
Escrow/Closing Fee	\$595 (\$595 for Refi)	\$595 (\$595 for Refi)	\$595 (\$595 for Refi)	\$595 (\$595 for Refi)
Flood Certificate	Actual cost	Actual cost	Actual cost	N/A
Guaranty Fee	\$2.00	\$2.00	\$2.00	N/A
Hazard Insurance	Cost for 12 months	Cost for 12 months	Cost for 12 months	Cost for 12 months
HOA Fee	Per HOA addendum	Per HOA addendum	Per HOA addendum	Per HOA addendum
Lender's Inspection	N/A	Per lender	Per lender	N/A
Lender Req'd Escrows	Per lender	Per lender	Per lender	N/A
Mortgagee's Title Policy	(T19)\$175+endorsements	(T19)\$175+endorsements	(T19)\$175+endorsements	N/A
Origination Fee	As required by lender	As required by lender	As required by lender	N/A
Processing	As required by lender	As required by lender	As required by lender	N/A
Recording Fee	\$110 - \$135	\$110 - \$135	\$110 - \$135	\$48 - \$60
Survey	\$450 - \$650	\$450 - \$650	\$450 - \$650	If requested
Tax Service Fee	Per lender	See below*	See below*	N/A
Termite Inspection Fee	\$125	See below*	\$125	If requested
Underwriting Fee	Per lender	See below*	Per lender	N/A
VA Funding Fee	N/A	1 - 2% of loan	N/A	N/A

*A veteran/buyer may not pay attorney fees, escrow fees, pest inspection fee, processing or underwriting fee or tax service fee if the veteran is paying a 1% origination fee. These estimates are subject to change, and there may be extra charges not included herein. Please contact your lender for actual charges.

GLOSSARY OF TERMS

Appraisal Fee

What an appraiser charges to deliver a professional opinion about how much a property is worth.

Attorney's Fee

Consideration paid for document preparation or attorney review of documents.

Buyer's Inspection

Examination of property for various reasons such as termite or repairs.

Buyer's Loan Fees

Fees collected by the lender to compensate for the work in evaluating, processing and making the loan.

Escrow or Closing Fee

The fee paid to the closing agent (title company) to act as a disinterested third party who handles the finalizing of the loan or home purchase.

Commission

The amount paid to the real estate agent or broker when you buy a house; usually a percentage of the home's price.

Credit Report

An evaluation of the buyer's credit made by a credit bureau for the lender.

Discount Points

A fee paid to receive a lower interest rate.

Flood Certificate

This fee covers the map search to determine if your home requires flood insurance.

Guaranty Fee

This fee represents the charge by government-sponsored enterprises like Fannie Mae® and Freddie Mac® to guarantee an investor in that loan will receive all scheduled principal and interest payments until the loan is repaid.

Home Warranty

A type of insurance that covers repairs to specified parts of the house for a specific period of time.

Homeowners' Association Fee

Amount each homeowner in a condominium or PUD pays for their share of the common area's expense.

Hazard Insurance

Insurance coverage that compensates for physical damage to property.

Lender Required Escrows

Typically an additional month or two of reserve or escrow deposited with lender.

Lender's Inspection

Required by lender to determine condition of the property.

Mortgagee's Title Policy

Title insurance policy that protects the lender.

Origination Fee

Lender's fee for establishing a new loan.

Owner's Title Policy

Title insurance policy that protects the buyer.

Payoff

The outstanding balance of an existing loan.

Processing Fee

Lender fees to cover the initial cost of processing the loan.

Recording Fee

Cost to note in a book of public records the terms of legal documents affecting title to real property.

Repairs

Charges required to restore or maintain property.

Survey

Cost of surveying the property to determine the size of the lot your home is on.

Tax Certificates

Certificates issued by tax service showing current year and any delinquent taxes.

Tax Prorations

To divide taxes proportionately to time of use.

Tax Service Fee

Fee paid to a tax service to verify to the lender that property taxes have been paid when due.

Termite Inspection Fee

Cost for an inspection to determine if termites are present in the building.

Underwriting Fee

Charge for evaluation of a loan application to determine risk in making loan.

VA Funding Fee

Fee the Department of Veterans Affairs charges veterans obtaining a VA loan.

Contract to Close

Buyer's Checklist

OPTION PERIOD

- Set up the inspection and notify all parties of date and time
- Have client apply for insurance
- Amendment
- Have parties execute contract and provide copies to Stewart Title of Austin and lender (if necessary)
- Submit paperwork to broker:
 - Contract
 - Addenda
 - Brokerage Services Forms
 - Buyer Representation Agreement
 - MLS Sheet
 - TAR Authorization Form

FINANCING

- Get lender info from buyer or from approval letter
- Call and make friends with the lender
- Offer to email the contract
- Check in weekly with the lender
- Obtain approval, according to the Third Party Financing Addendum
- Approval letter states full approval or approval contingent upon lender's review of title policy, survey and appraisal
- Other issues you may need to address with the lender and the title company:
 - When will the documents and closing disclosure be delivered to the title company?
 - Is either party a mail out?
 - Will a POA be used?

DEADLINES

- Additional earnest money
- Deliver survey to the buyer – are there any changes?
- HOA
- Seller's disclosure
- Environmental assessment
- Septic approval
- Seller financing
- Credit report
- Contingencies
- Sale of other property



- Leaseback
- Terms and insurance
- Title Commitment
- Title company has 20 days to deliver and may extend 15 more days
- All requirements on Schedule C must be fulfilled
- Trust docs
- Liens
- Right of First Refusal
- Judgements
- Surveyor needs Schedule B
- First Right of Refusal needs Schedule A
- Objections to the title and/or survey must be in writing and submitted according to 6A of contract

GET READY FOR CLOSING

- Disbursement authorization to title company
- Make sure both parties connect or disconnect service
- Submit invoices, repairs and reimbursements to the title company
- Follow up on status of lender docs/closing disclosure
- Order home warranty and submit to the title company
- Follow up on septic approval
- Set closing date and time
- Notify all parties, including lender
- Review the closing disclosure/settlement statement

AFTER CLOSING

- Make certain broker receives their check





7 Steps To A Smooth Closing For the Buyer

1. Homeowner's Insurance

Prior to closing, please provide us with your choice for homeowners insurance and your insurance agent's name and phone number.

2. Certified Funds

The Texas Department of Insurance requires certified funds at closing. Your closing cost must be in the form of a cashier's check, certified check or wired funds. Make the checks payable to Stewart Title of Austin, LLC.

3. Wired Funds

If you wish to wire your closing cost from your account directly to Stewart Title's escrow account, please inform us prior to the closing, so that we may assist you in making the arrangements.

4. Identification

Don't forget to bring your driver's license or other U.S. issued form of official picture ID to closing.

5. Reviewing the Documents

If you wish to examine your loan documents prior to closing, please request that the mortgage company provide them to the title company at least one day early.

6. Termite Certificate

Don't forget to bring the termite certificate to closing, if required by lender.

7. Reimbursements

All bills for inspections, repairs or other items to be paid at closing must be provided to us prior to closing.

AVOID COMMON CLOSING DELAYS:

- ▶ If you will not be present at closing to sign documents and intend to use a power of attorney, you must provide the original power of attorney to your closing officer prior to closing for approval and recording of the document. (The lender will also need to approve the power of attorney.) On the day of closing, we will need to contact you and verify that you have not revoked the power of attorney.
- ▶ If you are unable to attend the closing and will sign the papers by overnight mail, please provide Stewart Title with the forwarding address, including ZIP code. Also, please provide us with a contact number in case we need to reach you. You will need to sign the papers in front of a notary. We will provide you with a return overnight mail packet. Please send the signed and notarized closing papers back to us the same day you receive them.

How to Review the Closing disclosure

For the Buyer



When a buyer is reviewing their Closing Disclosure, it can be confusing since they do not review them daily like title companies, lenders and real estate professionals do. It is generally a two page document that is very important to the transaction. Below is an explanation of each page in this document.

Page 1:

This page summarizes the buyer's important loan terms. It includes their interest rate, monthly payment amounts and estimated escrow payments. It also summarizes their cash-to-close requirements for the transaction.

Page 2:

This page itemizes all charges to the buyer from the transaction. The top half of the page is dedicated to those fees that are charged because the buyer is obtaining a loan. These are called loan charges. Each section includes the individual charges that are being made at closing in alphabetical order. The bottom half of the page is dedicated to those fees that are charged from the transaction occurring. These fees are also separated by type and alphabetized. These are called other charges.

Page 3:

This page serves two purposes. At the top of the page, we compare for the buyer the costs that were disclosed to them in their initial Loan Estimate to the fees charged at closing. Also on this page is the Summaries of Transaction section wherein the final figures even out from the contractual requirements between the parties. Here is where a buyer will see all tax or homeowners' association prorations. The buyer will also see their earnest and option money deposits as well as any credits passing between buyer and seller.

Page 4:

This page is dedicated to explaining the characteristics of the buyer's loan to them. Under Loan Disclosures the borrower can read about how their loan operates for them post-closing. This page also discusses how their escrow account operates.

Page 5:

This page includes a section labeled Loan Calculations that replaces the Truth-in-Lending forms previously used for closing. The page also includes additional disclosures for the buyer as well as a list of contacts participating in the transaction. This document is prepared and delivered to the buyer by the lender in most cases. It must be disclosed to the buyer a minimum of three business days prior to closing so that the buyer has adequate time to review the document and prepare for closing.

What to Do After the Closing

Seller:

- Stop any auto drafts for your mortgage payment(s).
- Expect your escrow refund from your mortgage company within 30 days.
- Cancel your homeowners insurance after you have been notified that the transaction is funded.
- The Original Note and Deed of Trust are marked paid; keep them in a safe place.
- The Release of Lien(s) are forwarded to Stewart Title of Austin for recording.

Buyer:

- Check for the County Appraisal District notice of value (before May).
- File for Homestead Exemption between January and April. Do not pay for this service – companies will offer.
- The county will ask how much you paid for the property. The original Warranty Deed will come to you in the mail; file it in a safe place. A company will offer to provide this to you for \$70.00. Don't do it. If you can't find your deed, contact us for a free copy.
- Check the county tax records to make sure your name is reflected as the owner by October. If not, call the appraisal district and provide the document number on the top right of your Warranty Deed.

Refinance:

- Stop any auto drafts for your mortgage payment(s).
- Expect your escrow refund from your mortgage company within 30 days.
- The Original Note and Deed of Trust are marked paid; keep them in a safe place.
- The Release of Lien(s) are forwarded to Stewart Title of Austin for recording.



Texas Property Tax and Exemptions



Understanding property tax

Property tax in Texas is a locally assessed and locally administered tax. There is no state property tax.

Property taxes pay for:

- ▶ Schools
- ▶ Roads
- ▶ Emergency response services
- ▶ Police and firefighters
- ▶ Libraries
- ▶ Parks
- ▶ Other services provided by local government

State law provides for a variety of exemptions from the appraised property values that are used to determine local property taxes for property and property owners who qualify.

- A partial exemption removes a percentage or a fixed dollar amount of a property's value from taxation.
- A total (absolute) exemption excludes the entire property from taxation.

The state mandates taxing units to offer certain exemptions and has the option to decide locally whether to offer others.

How to file for an exemption

You can obtain an application for a residential homestead exemption online or in person at the central appraisal district of the county where the property is located.

To qualify:

- You must include a copy of the applicant's Texas driver license or Texas identification certificate with the application.
- The address on the license or certificate must correspond to the address of the property for which an exemption is claimed on the application.

A new homestead exemption law

A new law, effective January 1, 2022, allows new homebuyers to receive their homestead exemption in the year that they purchase the property. In the past, homeowners had to wait until the following year.

Common exemptions

(Availability subject to city or town)

- ▶ General Homestead
- ▶ Over 65
- ▶ Disabled Person
- ▶ Disabled Veteran Homestead

County Appraisal Districts

Bastrop	512.303.1930	bastropcad.org
Burnet	512.756.8291	burnet-cad.org
Hays	512.268.2522	hayscad.com
Travis	512.834.9317	traviscad.org
Williamson	512.930.3787	wcad.org

What is a Mud?

Everything You Need to Know

A Municipal Utility District, or MUD, is a special purpose district that provides electricity, water, sewage, drainage, flood control and other services to properties within the MUD's boundaries. MUDs are also encouraged to establish and maintain parks, recreational facilities and common elements for their residents.

How is a MUD created and how does it work?

Property owners that reside within a desired district or land developers can petition the Texas Commission on Environmental Quality to create a MUD, following the process described in the Texas Water Code. Residents within the political subdivision may vote to establish the MUD, which is represented by a board of directors, elected by the constituents. The board will establish all necessary policies in the interest of its residents and customers. The board also has the authority to adopt and enforce all necessary taxes, fees and charges deemed necessary to provide services. A MUD differs from a Public Utility District, or PUD, in that PUDs are generally created by the local government.

What is the tax rate for a MUD?

Much like all tax rates, the tax rate for a MUD varies on the individual needs of each district.

How do I know if I'm in a MUD?

A copy of the most recent tax bill for your property should show a breakdown of each of the taxing districts.



What is a PID?

Public Improvement District

A Public Improvement District is a special district created by a City or County under the authority of Chapter 372 of the Texas Local Code. The statute allows for a city or county to levy a special assessment against properties within the District to pay for improvements to the properties in the District.

HB 1543 (effective September 1, 2021)

This bill requires sellers to provide a new notice to buyers when selling property located within a public improvement district (PID) and applies to all property types. The notice requires the seller to provide specific information about the district, including:

- Property address;
- Name of the PID;
- Name of the county or municipality levying an assessment;
- Statute the PID was created under, which will be either Subchapter A, Chapter 372 of the Local Government Code, or Chapter 382 of that same code.

If the seller fails to provide the notice, the buyer may terminate the contract or file a lawsuit for damages once the transaction closes.

TREC has created an Addendum Containing Notice of Obligation to Pay Improvement District Assessment that you can attach to your contracts. The Addendum must be signed by both Buyers and Sellers and must be completed at, or before, contract execution. To be directed to the TREC form, go to the following: <https://bit.ly/trec-pid>.

Is Your Neighborhood a "PID"?

Check your County Tax Assessor websites often for updated PID listings.

County Appraisal Districts

Bastrop	512.303.1930	bastropcad.org
Burnet	512.756.8291	burnet-cad.org
Hays	512.268.2522	hayscad.com
Travis	512.834.9317	traviscad.org
Williamson	512.930.3787	wcad.org



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Never Wire Funds Based Only on Email

Think of the large amounts of money changing hands as part of your real estate transaction. This makes you a target for criminals who send emails to home buyers and sellers and their real estate or mortgage brokers with false wiring instructions. Instead of your money being sent to the proper account, it ends up in the fraudster's account.

If a third party sends you false information and you wire your money to the account they provide, it is likely you may never recover the money. It is just gone.

How do you avoid being scammed?

- ✗ To ensure receiving wiring instructions in the safest manner possible, they should be obtained by visiting our office in person or from an initial order package you received in person or in the mail from your Stewart Title representative.
- ✗ Before wiring funds, always call and speak with your Stewart Title representative to verify instructions using the contact information you received in your initial order package.
- ✗ Never rely only on email for wiring instructions, as accounts can be faked or hacked and messages can be intercepted.
- ✗ If at any point during a transaction, you receive changes to the wiring instructions you have been provided, call your Stewart Title representative for verification. Always use a verified telephone number; never the number in the email with the wiring instructions.

If you're concerned the contact information you have may be fake, go to [stewart.com](https://www.stewart.com) and click on the Locate an Office link. Enter the information for your local office and call the number listed. Then ask to speak with a Stewart Title representative.

Credit Score Repair Tips

How FICO® Scores and Debt Affect Your Big Picture



What is a FICO® Score?

A FICO score is a number that companies granting credit use to assess an applicant's risk. The higher the FICO score, the lower the risk. FICO is short for Fair, Isaac and Company, which develops the mathematical formulas used to produce these scores. From the interest rate and features you are offered on a credit card to your ability to qualify for a mortgage, your FICO score plays a large part in the bank's decision-making process. A good score can have banks competing for your business when you apply for a loan. A bad score may mean that you won't qualify for your auto loan, mortgage or credit card – or if you do, you may only be offered high rates, which will cost you extra money each month.

What Factors Make Up Your FICO® Credit Score?

Your score is based on a compilation of many bits of information. No one piece of information or factor alone will determine your score. The importance of any factor depends on the overall information in your credit report. That's why it's important to retain good overall credit history and make repairs when needed.

1. Payment History

- Payment information on specific types of accounts
- Presence of adverse public records such as bankruptcy, lawsuits, liens, collection items and/or delinquency
- Level of delinquency
- Amount past due on delinquent items
- Lapsed time of past due items, adverse public records, or collection items
- Number of past due items on file
- Number of accounts paid as agreed

2. Amounts Owed

- Amount owed on accounts – sometimes specific types of accounts or type of balance
- Number of accounts with balances
- Proportion of credit lines used (percentage of total credit limits)
- Proportion of installment loan amounts still owed

3. Length Of Credit History

- Age of open accounts by specific type of account
- Time since account activity

4. New Credit

- Number and proportion of accounts that are recently opened – by type of account and recent credit inquiries
- Time since recent account opening(s), by type of account, and time since credit inquiry(s)
- Re-establishment of positive credit history following past payment problems

5. Types Of Credit Used

- Number of various types of accounts (credit cards, retail accounts, installment loans, mortgage, consumer finance accounts, etc.)

MOVING Checklist

8 WEEKS OUT

- Create a realistic moving budget. Remember the small things like tape, boxes, etc.
- Request time off work for moving day.
- Get started on any home renovations, such as painting or major repairs.
- Purge time! Systematically go through every room of the house and get rid of items you know you won't keep.
- Decide how much of your current furniture you will keep and begin the process of selling or donating unwanted items.
- If you have school-age children, contact their new school(s) for registration information.



6 WEEKS OUT

- Get the measurements of all rooms and doorways in your new home to confirm all of your current furniture will fit correctly.
- If you are moving yourself, estimate how many boxes you will need, then determine the size of the truck required by calculating the cubic feet of the boxes, plus the large furniture pieces.
- Create a list of all family members, friends, and colleagues who will need your new address and share it with them via email.
- Contact your doctor, dentist, and veterinarian to get copies of and transfer all records to your new healthcare providers.



4 WEEKS OUT

- Clean or repair furniture, curtains, or carpets.
- Hold a garage sale. Donate any unsold items.
- Arrange for storage, if needed.
- Arrange to have utilities and services canceled at your old home after you've moved and schedule them for setup at your new home.
- If movers are not doing your packing, begin gathering packing materials, including:
 - Boxes
 - Bubble Wrap
 - Packing Tape
 - Markers
 - Adhesive Labels
 - Old Newspapers
 - Scissors
 - Box Cutters



3 WEEKS OUT

- Begin packing items you won't need between now and the move.
- Submit a Change of Address form with USPS.
- Make any special arrangements to move pets.
- Transfer your prescriptions.
- Have your car checked and serviced for the trip if you're moving far away.
- Change your address with important service providers, such as the bank, credit card companies, and subscription holders.
- Arrange for a babysitter on moving day if you have small children.



1 WEEK OUT

- Unplug, disassemble, and clean appliances.
- Ensure all essential utilities like gas, electricity, and water are ready at your new home.
- Empty your safe deposit box if you have one.
- Set aside valuables and essential legal documents to take with you.
- Pack first-day essentials such as toilet paper, chargers, and toiletries in a box to take with you.
- Defrost the freezer.



IT'S MOVING DAY!

- Collect all keys and ensure all doors and windows are locked.
- Do a final check of closets, cupboards, drawers, the attic, and other places where things may have been forgotten.
- Remove all trash and recycling.
- Confirm all major appliances are disconnected.
- Read the terms and conditions in your mover's agreement before signing. Keep the agreement in a safe place until your goods are delivered, charges are paid and any claims are settled.



Get Ready for the Move

Checklist for New Homeowners



You bought a new home and moving day is approaching. We can't blame you for reveling in the idea of decorating your home or planning a housewarming party. But before you start the fun, there are a few things you'll need to handle. Use this list to guide you through the responsibilities that come with moving into a new home.

- Get Your Utilities Up and Running**
Make the necessary arrangements to get your power, water and any other important services turned on.
- Inspect Your Heater, A/C Unit, and Water Heater**
Once you have your utilities up and running, have them inspected, and have any maintenance done that's recommended.
- Locate Fuse Box and Main Water Valve**
In the case of an emergency, make sure you know where your main breaker box and water valve are located.
- Inspect and Clean Your House Thoroughly**
Inspect your home for any pests, damage or troublesome problems. Once everything's in the clear clean your home thoroughly.
- Unpack Essential Items**
Unpack your most essential boxes to prepare the three most important rooms for use: the bedroom, bathroom and kitchen.
- Secure Your New Home**
Change all locks, double-check windows for secure closure, install smoke detectors in every room and install a proper security system.
- Update Your Address and Other Documents**
Register your new address with the post office; if you've moved to a new state, register your vehicle and update your driver's license and voter registration.
- Find New Homeowner Discounts on Insurance**
Stewart's Insurance and Risk Management offers a variety of discounts on homeowner's insurance and much more.
- Establish Auto-Pay on Your Mortgage**
Manage your mortgage payments by setting up auto-pay. This ensures you're never late on a payment and protects your credit.
- Tend to Your Pet's Needs**
Take the proper actions to help your pets adapt to your new home. Update your pet's info if they are micro chipped.
- Greet Your New Neighbors and Find your Local Community Facebook Groups**
Get familiar with your neighbors, Homeowner Association board and local community groups. Befriend local people who can help you adjust to your new living area.



Do You Have What It Takes to Drive In The Great State of Texas?

Become a Registered Texas Driver

New to the Lone Star State? Welcome to Texas! State law requires that you have your vehicle insured, inspected and registered within 30 days of moving to Texas. Otherwise, you could be in for an unscheduled meeting with one of our fine law enforcement officials! Follow the steps below, in the order that they are listed, to become a legal driver in the great state of Texas.

Step 1: Meet the State of Texas Insurance Requirements

Make sure that your insurance meets the 30/60/25 liability coverage requirements. That means your insurance covers a minimum of \$30,000 per injured person, up to a total of \$60,000 for everyone injured in an accident and \$25,000 for property damage. You must bring your insurance card when you have your car inspected and registered. Proof of insurance is also required to receive your Texas driver's license. To learn more about Texas insurance requirements, visit: tdi.texas.gov/pubs/consumer/cb020.html

You must have printed proof of financial responsibility (insurance) with you when completing steps 2, 3 and 4.

Step 2: Get Your Vehicle Inspected

Take your car, truck, motorcycle or trailer to a certified Department of Public Safety (DPS) inspection station. Many mechanic shops, full-service gas stations and oil change locations offer state inspections. Here is link to a helpful online tool for finding certified inspection stations by city, county or zip code: dps.texas.gov/rsd/vi/viactivestationlocator/default.aspx

Documents to bring to the inspection station:

- ▶ Proof of insurance, verifying that you carry the minimum required amount of insurance coverage.

Fees to be paid:

- ▶ All inspections include a comprehensive safety inspection. However, some counties require an emissions test in addition to the safety inspection. The inspection cost is determined by the county of registration and the type of inspection required.
- ▶ Your inspection fee is paid in two parts: the inspection station's portion of the fee is due at the time of inspection and the state's portion is collected at the time of registration. For a list of inspection costs by county and inspection type, visit: dps.texas.gov/rsd/vi/costofinsp.htm

Step 3: Register Your Vehicle

Next, it's time to get your vehicle registration sticker and license plates. To do this, you must visit your local county tax office.

Documents to bring to the tax office:

- ▶ Proof of insurance, verifying that you carry the minimum required amount of insurance coverage.
- ▶ Texas DPS Vehicle Inspection Report, with an original signature.
- ▶ Proof of vehicle ownership, such as the original title or the vehicle's most recent registration receipt. If there is a lien holder on the vehicle, you must also provide the lien holder name, complete address and the first lien date.
- ▶ Valid photo identification
- ▶ Your completed application for Texas title and/or registration. You may download the application here: tax-office.traviscountytx.gov/images/tax_assessor/pdfs/vehicles/MV_VTR130U.pdf

Fees to be paid:

- ▶ New Resident Fee.....\$90
- ▶ Title Application Fee.....\$33
- ▶ Registration Fee\$63.25
- ▶ State Inspection Fee.....\$10.25
- ▶ Processing and Handling Fee.....\$4.75

This is what you can expect to pay, per vehicle you own, for first-time registration.

Step 4: Get a State of Texas Driver's License

You have 90 days from the time to you move to Texas to obtain a Texas driver's license. Prior to the end of the 90-day grace period, you must apply for a Texas license in person at a driver's license office. Visit this website to search for the driver's license office nearest you: dps.texas.gov/administration/driver_licensing_control/rolodex/search.asp

Documents to bring to the driver's license office:

- ▶ Proof of U.S. citizenship or lawful presence status
- ▶ Proof of Texas residency
- ▶ Proof of identity
- ▶ Social Security Number
- ▶ Proof of Texas vehicle registration and insurance for each vehicle you own
*Visit this link for examples of the above-listed documents: dps.texas.gov/internetforms/Forms/DL-57.pdf
- ▶ Completed driver's license application. You may download the application form here: dps.texas.gov/internetforms/Forms/DL-14A.pdf

Fees to be paid:

- ▶ For a complete list of license types and fees, please visit: dps.texas.gov/DriverLicense/fees.htm



Central Texas

Helpful Phone Numbers

EMERGENCY NUMBERS – ALL CITIES

Police - Fire - EMS	911
Poison Control	800.222.1222

AUSTIN

Electric Water Wastewater	Austin Energy	512.494.9400
Gas	Texas Gas	800.700.2443
Garbage Service	Austin Resource Recovery	512.494.9400
TV, Phone, Internet*	Astound Broadband, AT&T Fiber, DirectTV, Dish Network, Google Fiber, Spectrum	

Police	Non-Emergency	512.974.5000
Fire Department	Non-Emergency	512.974.0130
Citizen Connect		512.974.2633

HOSPITALS

Dell Children's Medical Center	512.324.0000
Seton Medical Center	512.324.1000
Heart Hospital of Austin	512.407.7000
Dell Seton Medical Center	512.324.7000
St. David's Medical Center	512.476.7111

ADDITIONAL HELPFUL PHONE NUMBERS

Austin All Day, Any Day, Info Center: Non-Emergency	311
Citizen Connect	512.974.2633
Capital Metro Bus Line	512.474.1200
Mayor's Office - Austin	512.974.2000
Secretary of State	512.463.5770
School District Info. - Austin	512.414.1700
Animal Control - Austin	311 or 512.972.6060
Governor's Office	512.463.2000
Texas Department of Public Safety	512.424.2000
Child Care Resource - Child Care Aware	800.424.2246
Social Security Administration	866.627.6991
Safeplace Hotline	512.267.SAFE
Recycling - Austin	512.494.9400
Bulky Item Pickup - Austin	311
Tree Trimming Near Power Lines - Austin	512.494.9400
Humane Society - Austin	512.646.PETS
US. Post Office	800.275.8777
American Homeshield - Home Warranty	800.827.4636
Buyer Protection Group Home Warranty	800.443.5599
Old Republic - Home Protection	800.445.6999

BASTROP

Electric	Bastrop Energy Partners, LP Bluebonnet Electric CenterPoint Energy City of Bastrop	800.842.7708 800.842.7708 800.427.7142 512.332.8830
Water	Aqua Water Supply City of Bastrop	512.303.3943 512.332.8830
Wastewater	City of Bastrop	512.332.8960
Gas	Sharp Propane Co., Inc. Tex Propane Company	800.932.4315 512.308.9161
Garbage Service	City of Bastrop	512.332.8830
Telecommunication	AT&T	512.870.2795
Cable	AT&T	512.870.2795
Police	Non-Emergency	512.332.8600
Fire Department	Non-Emergency	512.332.8670
City Connection	cityofbastrop.org	512.332.8800
Chamber of Commerce	bastropchamber.com	512.303.0558

BUDA

Electric	Pedernales Electric	888.554.4732
Water	City of Buda	512.295.8845
Wastewater	City of Buda	512.295.8845
Gas	Center Point Energy	800.427.7142
Garbage Service	City of Buda	512.295.8845
TV, Phone, Internet*	AT&T, Verizon, Time Warner, Direct TV, Dish, Excede Internet	

Police	Non-Emergency	512.312.1001
Fire Department	Non-Emergency	512.295.2232
City Connection	ci.buda.tx.us	512.312.0084
Chamber of Commerce	budachamber.com	512.295.9999

CEDAR PARK

Electric	Pedernales Electric	512.331.8883
Water	City of Cedar Park	512.401.5300
Wastewater	City of Cedar Park	512.401.5300
Gas	Atmos Energy Texas Gas Service	800.460.3030 800.700.2443
Garbage Service	Cedar Park Disposal	512.401.5300
TV, Phone, Internet*	AT&T, Time Warner Cable, Dish, Rise Broadband, Western Broadband	

Police	Non-Emergency	512.260.4600
Fire Department	Non-Emergency	512.401.5220
City Connection	cedarparktx.us	512.401.5000
Chamber of Commerce	cedarparkchamber.org	512.260.7800

* See "TV, Phone, Internet Contact Info" table at the end for phone numbers.

DRIPPING SPRINGS

Electric	Pedernales Electric	512.858.5611
Water	Water Supply Corp. LCRA	512.858.7897 512.397.6766
Wastewater	City of Dripping Springs	512.858.4725
Gas	Garnett's Propane Lone Star Propane	512.894.4480 800.247.0178
TV, Phone, Internet*	AT&T, Time Warner, Verizon, Dish, Texas Wireless Internet, Hillcountry Networks, TexasData, Zeecon	
Police	Non-Emergency	512.393.7896
Fire Department	Non-Emergency	512.393.7339
City Connection	cityofdrippingsprings.com	512.858.4725
Chamber of Commerce	drippingspringstx.org	512.858.4740

ELGIN

Electric	Bluebonnet Electric Centerpoint Energy/Entex TXU Energy	800.842.7708 800.427.7142 800.242.9113
Water	City of Elgin	512.281.0119
Wastewater	City of Elgin	512.281.0119
Gas	Sharp Propane	512.303.5427
Garbage Service	City of Elgin	512.281.5724
TV, Phone, Internet*	Comcast , Time Warner Cable, AT&T, Eccentric Wireless, Verizon, Time Warner, Dish	
Police	Non-Emergency	512.285.5757
Fire Department	Non-Emergency	847.281.4025
City Connection	elgintx.com	512.281.5724
Chamber of Commerce	elgintxchamber.com	512.285.4515

GEORGETOWN

Electric	City of Georgetown	512.930.3640
Water	City of Georgetown	512.930.3640
Wastewater	City of Georgetown	512.930.3640
Gas	Atmos Energy	888.286.6700
Garbage Service	Texas Disposal System	512.930.1715
TV, Phone, Internet*	AT&T, Time Warner, Verizon, Sudden Link, Dish, Western Broadband, SOS Communications, Rise Broadband, Texas Wireless Internet	
Police	Non-Emergency	512.930.3510
Fire Department	Non-Emergency	512.930.3473
City Connection	georgetown.org	512.930.3652
Chamber of Commerce	georgetownchamber.org	512.930.3535

HUTTO

Electric	powertochoose.org	866.PWR.4TEX
Water	City of Hutto Jonah Water S.U.D. Manville Water	512.759.4055 512.759.1286 888.856.2488
Wastewater	City of Hutto	512.759.4016
Gas	Atmos Energy Metropolitan Propane Texas Community Propane	800.460.3030 512.454.6200 512.272.5503
Garbage Service	City of Hutto	512.759.4055
TV, Phone, Internet*	AT&T, Time Warner , Century Link, Sudden Link, Direct TV, Dish, Exede Internet, Rise Broadband, SOS Communications, Ranch Wireless, Texas Wireless Internet	
Police	Non-Emergency	512.759.5978
Fire Department	Non-Emergency	512.759.2616
City Connection	huttotx.gov	512.759.4030
Chamber of Commerce	huttochamber.com	512.759.4400

JARRELL

Electric	Bartlett Electric Co-Op Inc. (Sontera) TXU Energy Just Energy	254.527.3551 800.818.6132 877.369.3393
Water	City of Jarrell Schwertner Water Supply Sontera MUD	512.746.4593 x21 512.746.2114 512.246.1400
Wastewater	City of Jarrell Sontera MUD	512.746.4593 x21 512.246.1400
Gas	Atmos Energy	800.460.3030
Garbage Service	Clawson Disposal Inc. Sontera MUD	512.930.5490 512.246.1400
TV, Phone, Internet*	AT&T, Verizon, Suddenlink, Dish, SOS Communications, Western Broadband, Farm-to-Market Broadband, Rise Broadband	
Police	Non-Emergency	512.746.5333
Fire Department	Non-Emergency	512.746.2505
City Connection	cityofjarrell.com	512.746.4593
Chamber of Commerce	jarrellcoc.com	512.677.5501

* See "TV, Phone, Internet Contact Info" table at the end for phone numbers.

KYLE

Electric	Pedernales Electric	888.554.4732
Water	City of Kyle Tecon Goforth Aquatexas County Line	512.262.3960 512.335.7580 512.376.5695 512.263.2707 512.398.4748
Wastewater	City of Kyle	512.262.3960
Gas	Center Point Energy	800.427.7142
Garbage Service	City of Kyle	512.262.3960
TV, Phone, Internet*	Verizon, Time Warner, Dish, Texas Wireless Internet, Ranch Wireless, GHz Wireless, Rise Broadband	
Police	Non-Emergency	268.323.2329
Fire Department	Non-Emergency	512.268.6339
City Connection	www.cityofkyle.com	512.262.1010
Chamber of Commerce	www.kylechamber.org	512.268.4220

LAGO VISTA

Electric	Pedernales Electric	512.331.8883
Water	City of Lago Vista	512.267.1155
Wastewater	City of Lago Vista	512.267.1155
Gas	Pinnacle Propane Action Propane	512.267.9200 512.259.1196
Garbage Service	City of Lago Vista	512.267.1155
TV, Phone, Internet*	AT&T, Time Warner, Dish, Blaze WiFi, TexasData	
Police	Non-Emergency	512.267.7141
Fire Department	Non-Emergency	512.267.4811
City Connection	lagovistatexas.org	512.267.1155
Chamber of Commerce	lagovista.org	512.267.7952

LAKEWAY/LAKE SOUTH AREA

Electric	Austin Energy Pedernales Electric	512.494.9400 888.554.4732
Water	Water District 17 Hurst Creek MUD Lakeway MUD	512.266.1111 512.261.6281 512.261.6222
Wastewater	Hurst Creek MUD Lakeway MUD	512.261.6281 512.261.6222
Gas	Atmos Energy Texas Gas Service	800.460.3030 800.700.2443
Garbage Service	City of Lakeway	512.314.7514
TV, Phone, Internet*	AT&T, Time Warner, Dish, Blaze WiFi, TexasData	
Police	Non-Emergency	512.261.9480
Fire Department	Non-Emergency	512.926.1706
City Connection	cityoflakeway.com	512.314.7500
Chamber of Commerce	laketravischamber.com	512.263.5833

LEANDER

Electric	Pedernales Electric	512.219.2602
Water	City of Leander	512.259.1142
Wastewater	City of Leander	512.259.1142
Gas	Atmos Energy Texas Community Propane	888.286.6700 512.272.5503
Garbage Service	City of Leander	512.259.1142
TV, Phone, Internet*	AT&T, Time Warner, Suddenlink, Dish, Rise Broadband, Western Broadband, Texas Wireless Internet	
Police	Non-Emergency	512.528.2800
Fire Department	Non-Emergency	512.528.2848
City Connection	leandertx.org	512.528.2700
Chamber of Commerce	leandercc.org	512.259.1907

LIBERTY HILL

Electric	Pedernales Electric	512.355.2131
Water	Liberty Hill Water Supply Corp. Chisholm Trail S. U. D.	512.778.5977 254.793.3103
Wastewater	City of Liberty Hill	512.778.5449
Gas	P & R Propane	512.259.4710
Garbage Service	Al Clawson Disposal IESI Longhorn Disposal Texas Disposal Systems	512.259.1709 800.898.7274 512.272.4341 512.930.1715
TV, Phone, Internet*	AT&T, Time Warner, Dish, SOS Communications, Western Broadband, Rise Broadband	
Police	Non-Emergency	512.515.5409
Fire Department	Non-Emergency	512.515.5165
City Connection	lhtexas.com	512.778.5449
Chamber of Commerce	libertyhillchamber.org	512.548.6343

LOCKHART

Electric	City of Lockhart	512.398.6117
Water	City of Lockhart	512.398.4401
Wastewater	City of Lockhart	512.398.4401
Gas	Texas Gas Service	800.700.2443
Garbage Service	City of Lockhart	512.398.3461
TV, Phone, Internet*	AT&T, Time Warner Cable, DirectTV, Dish, CenturyLink	
Police	Non-Emergency	512.398.4401
Fire Department	Non-Emergency	512.398.2321
City Connection	lockhart-tx.org	512.398.3461
Chamber of Commerce	lockhartchamber.com	512.398.2818

* See "TV, Phone, Internet Contact Info" table at the end for phone numbers.

MANOR

Electric	City of Manor Bluebonnet Electric	512.272.5555 800.842.7708
Water	City of Manor	512.272.5555
Wastewater	City of Manor	512.272.5555
Gas	Atmos Energy	888.286.6700
Garbage Service	Republic Services	800.252.3586
TV, Phone, Internet*	Verizon, Comcast, Dish, AT&T	
Police	Non-Emergency	512.272.8177
Fire Department	Non-Emergency	512.272.4995
City Connection	cityofmanor.org	512.272.5555
Chamber of Commerce	manorchamberofcommerce.com	512.272.5699

PFLUGERVILLE

Electric	powertochoose.org	866.PWR.4TEX
Water	City of Pflugerville	512.990.6100
Wastewater	City of Pflugerville	512.990.6100
Gas	Atmos Energy	888.286.6700
Garbage Service	City of Pflugerville	512.990.6100
TV, Phone, Internet*	AT&T, Time Warner, Sudden Link, Dish, Ranch Wireless, Rise Broadband, GHz Wireless, Texas Wireless Internet, Western Broadband	
Police	Non-Emergency	512.251.4004
Fire Department	Non-Emergency	512.251.2801
City Connection	pflugervilletx.gov	512.990.6101
Chamber of Commerce	pfchamber.com	512.251.7799

ROUND ROCK

Electric	ONCOR	888.313.6862
Water	City of Round Rock	512.218.5460
Wastewater	City of Round Rock	512.218.5460
Gas	Atmos Energy	888.286.6700
Garbage Service	City of Round Rock	512.218.5460
TV, Phone, Internet*	AT&T, Time Warner, Dish, Rise Broadband, Texas Wireless Internet, SOS Communications, Western Broadband	
Police	Non-Emergency	512.218.5500
Fire Department	Non-Emergency	512.218.5590
City Connection	roundrocktexas.gov	512.218.5400
Chamber of Commerce	roundrockchamber.org	512.255.5805

SAN MARCOS

Electric	City of San Marcos	512.393.8300
Water	City of San Marcos	512.393.8010
Wastewater	City of San Marcos	512.393.8010
Gas	Center Point Energy	512.392.6672
Garbage Service	City of San Marcos	512.393.8026
TV, Phone, Internet*	AT&T, Time Warner, Century Link, Grande, Dish, Ranch Wireless, Texas Wireless Internet, gvec.net	
Police	Non-Emergency	512.753.2108
Fire Department	Non-Emergency	512.805.2660
City Connection	sanmarcostx.gov	512.393.8000
Chamber of Commerce	sanmarcostexas.com	512.393.5900

TAYLOR

Electric	powertochoose.org	866.PWR.4TEX
Water	City of Taylor	512.352.2066
Wastewater	City of Taylor	512.352.2066
Gas	Atmos Energy	888.286.6700
Garbage Service	Progressive Waste Solutions	512.282.3508
TV, Phone, Internet*	AT&T, Time Warner, Rise Broadband, SOS Communications, Ranch Wireless, GHz Wireless	
Police	Non-Emergency	512.268.3232
Fire Department	Non-Emergency - Station 1 Non-Emergency - Station 2	512.268.3131 512.268.6339
City Connection	ci.taylor.tx.us	512.352.3675
Chamber of Commerce	taylorchamber.org	512.352.6364 512.365.8485

WIMBERLEY

Electric	Pedernales Electric	888.554.4732
Water	Aqua Solutions	512.847.3783
Wastewater	Aqua Solutions Balcones Water Well Service	512.847.3783 512.847.3270
Gas	ENTEX Center Point	800.427.7142
Garbage Service	Hays County Transfer Station Trash & Recycling: I.E.S.I.	512.847.3504 512.392.3591
TV, Phone, Internet*	Time Warner, Verizon, Dish, Texas Wireless Internet, Anvil Communications, vownet.net, Ranch Wireless	
Police	Non-Emergency	512.393.7896
Fire Department	Non-Emergency	512.847.2345
City Connection	vil.wimberley.tx.us	512.847.0025
Chamber of Commerce	wimberley.org	512.847.2201

* See "TV, Phone, Internet Contact Info" table at the end for phone numbers.

TV, PHONE, INTERNET CONTACT INFO

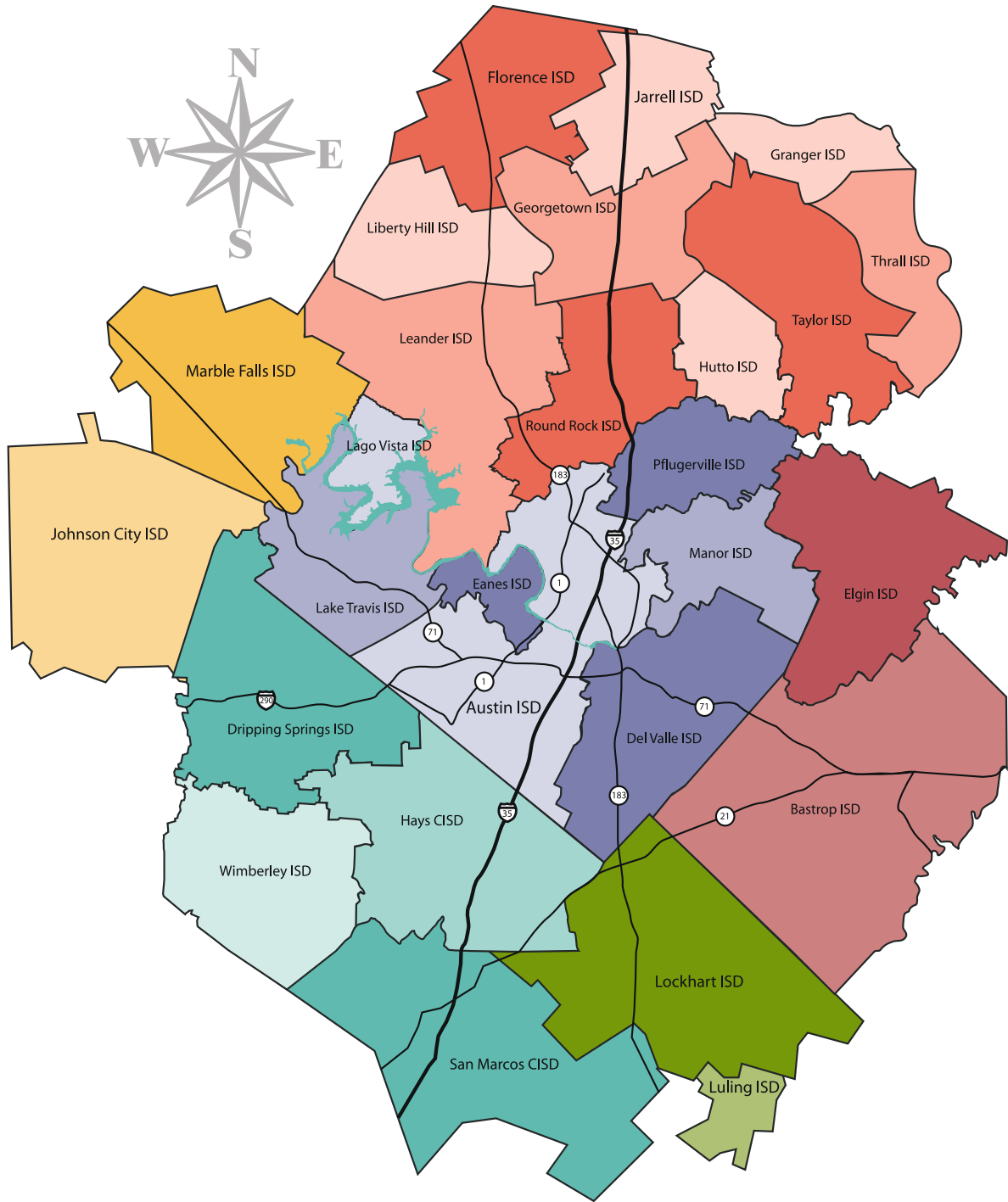
AT&T	877.281.1004	Zeecon	830.798.9388
Time Warner	800.892.4357	Ranch Wireless	830.379.0660
Verizon	877.502.2876	GHz Wireless	512.981.7115
Century Link	800.244.1111	Rise Broadband	844.411.7473
Direct TV	888.777.2454	gvec.net	800.699.4832
Dish	844.251.5572	Anvil Communications	512.847.1180
Exede Internet	855.894.5665	vownet.net	512.847.8956
Sudden Link	877.694.9474	Rise Broadband	844.411.7473
Google Fiber	866.777.7550	Blaze WiFi	888.691.0864
Grande	855.286.6666	Western Broadband	866.438.3274
Texas Wireless Internet	512.524.6363	SOS Communications	512.897.1860
Hillcountry Networks	512.745.6283	Farm-to-Market Broadband	866.208.8522
TexasData	512.264.8787		



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It is not intended as legal advice and is subject to change without notice.
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Central Texas

School Districts Map



KEY

■ Bastrop ■ Caldwell ■ Hays ■ Travis ■ Williamson ■ Other

The information herein has been obtained from sources believed to be reliable. However, no investigation has been made to determine the accuracy of such information. No person or entity should rely on the accuracy of these materials without conducting a thorough, independent investigation of same. Stewart Title, its officers, agents and employees have no liability, expressed or implied, relating to these materials.



Bastrop

Bastrop ISD
512.772.7100
bisdtx.org

Elgin ISD
512.281.3434
elginisd.net

Caldwell

Lockhart ISD
512.398.0000
lockhartisd.org

Luling ISD
830.875.3191
luling.txed.net

Hays

Dripping Springs ISD
512.858.3000
dsisdtx.us

Hays CISD
512.268.2141
hayscisd.net

San Marcos CISD
512.393.6744
smcisd.net

Wimberly ISD 512.847.2414
wimberleyisd.net

Travis

Austin ISD
512.414.1700
austinisd.org

Del Valle ISD
512.386.3000
dvisd.net

Eanes ISD
512.732.9000
eanesisd.net

Lago Vista ISD
512.267.8300
www.lagovistaisd.net

Lake Travis ISD
512.533.6000
ltsidschools.org

Manor ISD
512.278.4000
www.manorisd.net

Pflugerville ISD
512.594.0000
pfisd.net

Williamson

Florence ISD
254.793.2850
florenceisd.net

Georgetown ISD
512.943.5000
georgetownisd.org

Granger ISD
512.859.2173
grangerisd.net

Hutto ISD
512.759.3771
hipponation.org

Jarrell ISD
512.746.2124
jarrellisd.org

Leander ISD
512.570.0000
leanderisd.org

Liberty Hill ISD
512.260.5580
www.libertyhill.txed.net

Round Rock ISD
512.464.5000
roundrockisd.org

Taylor ISD
512.365.1391
taylorisd.org

Thrall ISD
512.898.0062
thrallisd.com

Other

Johnson City ISD
830.868.7410
jc.txed.net

Marble Falls ISD
830.693.4357
marblefallsisd.org



Roads With Many Names

Avenues Boulevards Coves Drives FM Routes Highways Lanes Loops Parkways RM Routes Roads Spurs Streets US Routes

Have you ever found yourself on a different road without ever making a turn? If you are an Austin resident, you are no stranger to this phenomenon. Austin is known for “keeping it weird”, and the road names tend to follow in suit. Austin area roads often possess alternate aliases that describe the local culture and history of that particular location. When hearing directions from a local versus looking at a map, Austin can seem like a turned around place. Use this guide to learn the lingo for Central Texas area roads with multiple personalities.

6th St, formerly named **Pecan St** under Austin’s older naming convention in which east-west streets were named after trees. Historically this street served as the city’s east-west primary downtown commercial artery, and was home to the 1st Gracy Title office in 1873.

SoCo, aka the **South Congress Ave** is a shopping district lined with unique local shops and eclectic boutiques located between Barton Springs and Oltorf St. The south segment from IH-35 to US 290 is also known as **Loop 275**.

The North segment of **Loop 275**, from US 183 to IH-35, is known locally as **Lamar Blvd**.

In 1993 **1st St** was renamed **Cesar Chavez St** to honor the civil rights activist who died in April of that year.

Willie Nelson Blvd is the section of **2nd St**, from Trinity St to San Antonio St. It was renamed in May of 2010 in honor longtime Austin resident & outlaw country music icon.

IH-35 can at times be referred to as **Interregional Highway** from Hays County to Williamson County.

FM 2304 from FM 1626 to Matthews Ln is **Menchaca Rd**.

“The Drag” sits between 21st and 25th streets on **Guadalupe St** along the UT campus and is home to many Austin home-grown stores. You won’t find on a road sign for “The Drag”, but you’ll know when you get there.

US 183 variations:

- ▶ **Lockhart Hwy** south of SH 71 (Ben White Blvd)
- ▶ **Bastrop Hwy** between SH 71 (Ben White Blvd) and Loop 111 (Airport Boulevard)
- ▶ **Ed Bluestein Blvd** between Loop 111 (Airport Blvd) and US 290
- ▶ **Anderson Ln** between US 290 and Loop 275 (N Lamar Blvd)
- ▶ **Research Blvd** north of Loop 275 (N Lamar Blvd)
- ▶ **Bell Blvd** within the Cedar Park city limit

Koenig Ln is also **Spur 69** from Cameron Rd to N Lamar Blvd which is concurrent with **US 290** from Cameron Rd to IH-35. It’s **RM 2222** from Ave G to RM 620, is also known as **Allandale Rd** between Burnet Rd and Shoal Creek, as **Northland Dr** between Shoal Creek and Mesa Dr, as **Bull Creek Rd** near Loop 360, and as **Bullick Hollow Rd** west of RR 620.

US 290 is concurrent with **SH 71** through southwest Austin, which is known locally as **Ben White Blvd** and is also concurrent with **IH-35** through central Austin. It is also referred to as **Bastrop Hwy** east of US 183.

Loop 1 runs from SH 45 to Toll Texas 45 and is known locally as **MoPac Blvd** or “**MoPac**”, short for Missouri Pacific Railroad. The original section of the highway was built in the 1970s along the right-of-way of the Missouri Pacific, now owned by Union Pacific. It's also concurrent with **FM 1325** between Duval Rd and Merrilittown Rd.

Loop 360, from US 290 to US 183, is known locally as **Capital of Texas Hwy**. Widely considered one of the most scenic urban roads in Central Texas, partly attributed to the rolling landscape and the Pennybacker, or 360 Bridge.

Loop 111 runs from US 183 to FM 969 and is better known as **Airport Blvd**. Part of this route, east of IH-35, once formed the south boundary of Robert Mueller Municipal Airport, Austin's 1st airport.

Loop 343, from US 290 to IH-35, is better known as **Lamar Blvd** in south Austin and as **Cesar Chavez St** in downtown Austin.

FM 734 is known locally as **Parmer Ln** from west of RM 1431 becomes **Ronald W Reagan Blvd**.

19th St within the Austin city limits is **Martin Luther King Jr. Blvd**, changes to **FM 969** east of US 183, and is known as **Old Webberville Rd** west of Webberville.

Enfield Rd changes to **15th St** east of Windsor Rd.

Windsor Rd changes to **24th St** just before N Lamar Blvd. Windsor continues as Windsor, but travelers will need to exit to its southbound route where the name change occurs.

RM 2244 from SH 71 to Loop 1 is **Bee Cave(s) Rd**, sometimes spelled with the “s” and sometimes not.

RM 3238 from Travis County Rd 12 to SH 71 is also **Hamilton Pool Rd**.

RM 2322 from SH 71 to Camp Chatauqua Rd is known as **Pace Bend Rd**.

FM 3177 from FM 969 to US 290 is known as **Decker Ln**.

FM 1325 from US 183 to Williamson County is known as **Burnet Rd** and is concurrent with **Loop 1** between Duval Rd and Merrilittown Dr.

RM 2769 from Lake Travis to Williamson County is known as **Wharf Cove** near Lake Travis, as **Dobbs City Scenic Dr** east of Volente, as **Cyprus Creek Rd** near Cyprus Creek County Park and as **Volente Rd** west of RM 620.

FM 1460 is known locally as **AW Grimes Blvd** from north Round Rock to SH 45. **FM 1460** becomes **Co Rd 170** south of SH 45 and continues as **AW Grimes Blvd** until it becomes **Grand Ave Pkwy** south of Pflugerville Pkwy.

FM 1825 from IH-35 to FM 685 is known locally as **Pecan St** in Pflugerville.

RM 1431 is **Whitestone Blvd** west of IH-35 and **University Blvd** from east of IH-35 to SH 130, and ends in Taylor as **Chandler Rd**.

Co Rd 168 in east Round Rock is also **Gattis School Rd**.

RM 620 from SH 45 to N Mays St in downtown Round Rock, is also **Round Rock Ave**.

FM 3406 west of IH-35 is known locally as **W Old Settlers Blvd** and as **E Old Settlers Blvd** east of IH-35, which then turns into **Co Rd 113** east of FM 1460.

Co Rd 175 is **Sam Bass Rd** from RR 1431 to IH-35, east of IH-35 it becomes **US 79** and it's also called **Palm Valley Blvd** until it reaches Taylor to become **W 2nd St**.

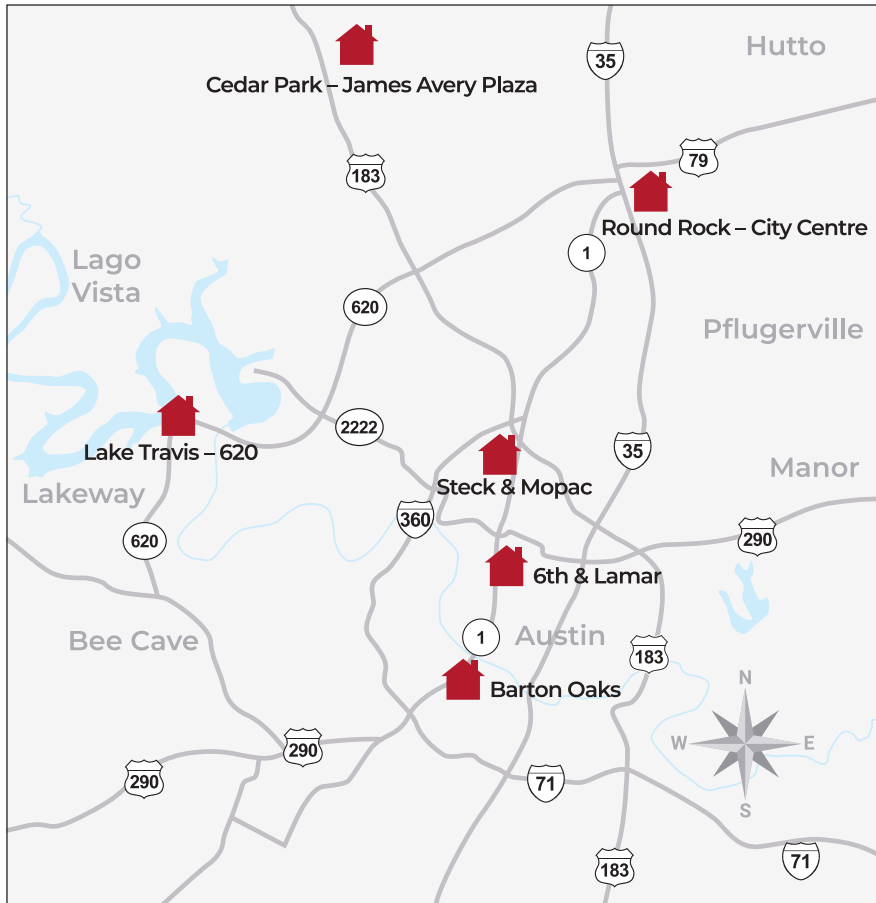
Loop 212 from US 290 north of Manor to US 290 northeast of Manor is also known as **West Murray Ave**, **North Lexington St** and **East Parsons St** in Manor. It's also known as **State Hwy 20** east of Manor and is concurrent with **FM 973** east of Manor.

FM 973 from US 183 to Williamson County, is concurrent with **FM 812** east of US 183 and is also concurrent with **Loop 212** in Manor.

Co Rd 174 in Round Rock is also called **Brushy Creek Rd** from US 183 to just before the junction at Great Oaks Dr., and from there as **Hairy Man Rd** to where it junctions into Sam Bass Rd.

Locations

Trust Our Team to Guide You in the Right Direction



6th and Lamar

524 N Lamar Blvd, Ste 200
Austin, TX 78703
512.472.8421 main

Barton Oaks

901 S MoPac Expy Bldg III, Ste 100
Austin, TX 78746
512.472.9231 main

Cedar Park at James Avery Plaza

6300 183A Frontage Rd, Ste 280
Cedar Park, TX 78641
512.254.7678 main

Lake Travis - 620

1313 Ranch Rd 620 S, Ste 101
Lakeway, TX 78734
512.263.5651 main

Round Rock-City Centre

559 S IH-35, Ste 300
Round Rock, TX 78664
512.582.4900 main

Steck and Mopac

8200 N Mopac Expy, Ste 100
Austin, TX 78759
512.795.8434 main



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