

Buying

Your Home Guide



REALTY CAPITAL CITY

ABOUT ME

As a licensed REALTOR® I have the real estate know-how and resources to provide you a honest, professional experience. Working for my clients is a full-time endeavor and I am committed to staying on top of the latest and most important housing market trends and information.

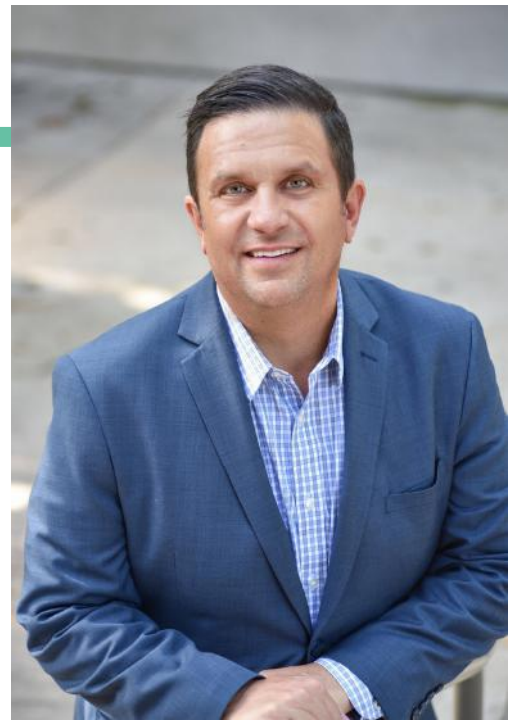
A NATIVE TEXAN! I lived much of my life in the Dallas/Fort Worth metroplex before moving to the Austin area with my wife and three children in 2015. After spending 20 plus years advancing my career in one of the nation’s largest community service organizations; I pivoted to real estate. The skills and experiences I have learned over the years translates seamlessly into serving the needs of my clients.

Why Work with Me:

Knowledge: I have an in-depth knowledge of the local housing market, and stay on top of current housing trends, property values, and negotiation strategies to ensure you get the best deal.

It’s About You: Your goals are unique. I take the time to understand your needs, tailoring my services to ensure you reach your goals.

Communication: It all starts with listening. I want to hear everything you want to tell about your real estate goals. Once we get to work; I keep you informed every step of the way with timely updates and answering any questions you have



ABOUT REALTY CAPITAL CITY



CEDAR PARK, TX



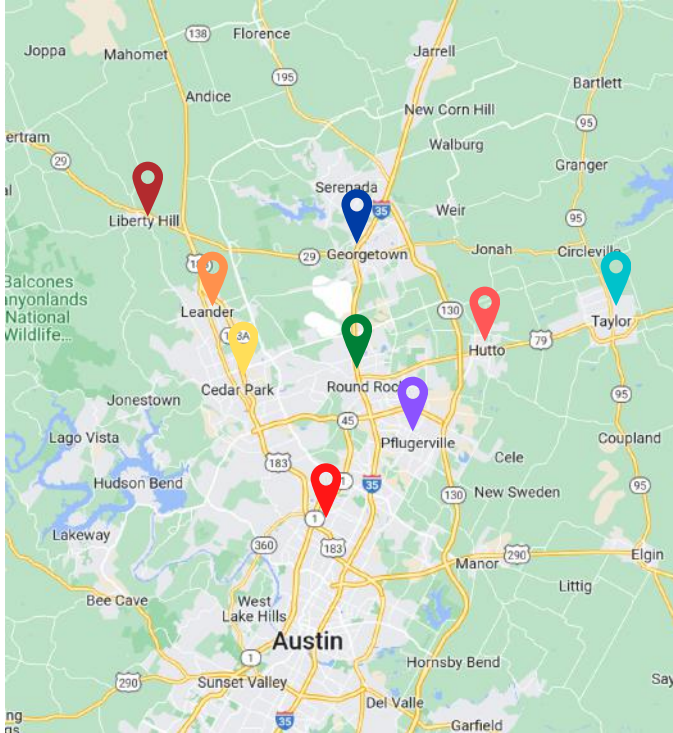
ROUND ROCK, TX

For over 30 years, Realty Capital City has been a trusted name in Central Texas real estate. Founded in 1994 as RE/MAX Capital City by broker/owner Jeff Osborne, our brokerage has consistently ranked among the top in the Austin area. In May 2025, recognizing shifts in the industry, we evolved into Realty Capital City—a locally focused brokerage built for today’s agents and clients.

Our new model puts people first, offering agents the flexibility to grow their businesses while delivering a more personalized experience for clients. With deep local expertise, innovative tools tailored to our market, and a commitment to exceptional service, we’re redefining what real estate should be in Central Texas.

ABOUT THE AUSTIN AREA

Austin's location, climate, and lifestyle continue to attract people and businesses to the community. It remains a vibrant, growing economy with low unemployment and steady population growth. There is a reason why so many people find Austin a great place to live: it is a beautiful city with great parks, venues and an eclectic array of communities and neighborhoods. From the music scene to the tech world to environmental industries, Austin is alive with innovation and opportunity.



ROUND ROCK
Round Rock is one of the fastest growing cities in the nation, and one of the best-managed cities in Texas. The city has maintained a high quality of life while becoming a major center for economic growth in Central Texas. Quality schools, fun events, and plenty of opportunities to enjoy the outdoors are just a few reasons Round Rock is a great community.

LEANDER
One of the fastest growing cities in the United States, affordability and quality schools have been the historical driver's for Leander's growth. Just a short drive from Lake Travis, the city offers a variety of parks and outdoor spaces to enjoy both the lake and the beautiful Hill Country.

CEDAR PARK
Located just 17 minutes from downtown Austin, Cedar Park attracts residents from all over the globe because of its unique charm. With over 860 acres of park space, there is truly something for everyone here, from hiking, bicycling, water sports, live music, fine wine, great food, shopping, or any other activity. Cedar Park is one of Family Circle Magazine Ten Best Towns for Families.

LIBERTY HILL
Nestled between the North and South forks of the San Gabriel River, remnants of small ranching and farming villages have evolved over the past 175 years into one of the fastest growing communities in the Austin metro area. Families and businesses are relocating to the Liberty Hill area today for the same reasons they did throughout history - the beauty of the rolling hills, good schools and plenty of opportunity.

GEORGETOWN
Established in 1848, and recently named the "Fastest Growing City in the U.S.", Georgetown is the perfect balance of small town charm with all the conveniences of a larger city. Nestled in the Texas Hill Country, its natural beauty, modern amenities, and proximity to Austin have made it a great place to live and work.

TAYLOR
Nestled on the edge of Austin, Taylor offers a cozy small-town atmosphere with a reputation for live music, artisan crafts, and delicious barbeque. Taylor has undergone major growth in the last decade and will welcome more with the upcoming Samsung Electronics semiconductor manufacturing facility.

HUTTO
Known as one of the fastest growing cities in Texas, Hutto is conveniently located while still maintaining it's small-town charm. Recently recognized as the "Top Place in Texas to Raise a Family", the community has remained centered on its people and the neighborhoods they call home.

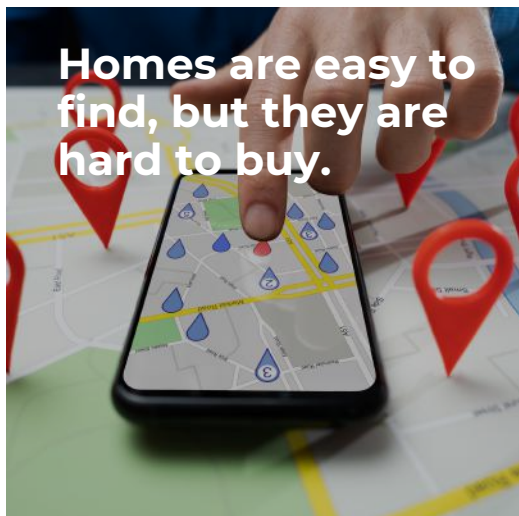
PFLUGERVILLE
Home to great schools, affordable housing, and many business opportunities, Pflugerville is a suburb just north of Austin that has been quietly growing over the past few years. The city is near many of the most convenient highways in the area that make it easy to get anywhere in the Austin area quickly.

THE DOMAIN
Situated in a beautiful park-like setting, The Domain features upscale and mainstream retail stores and restaurants and has become one of the most desired places in Austin to shop, dine, live and work. With everything you need close by, local residents rarely need to leave the area! Austin's Q2 Stadium, home to the Austin FC team is also a huge draw to the area.



SCAN HERE TO LEARN
MORE ABOUT THE AUSTIN
AREA

WHY WORK WITH A REALTOR?



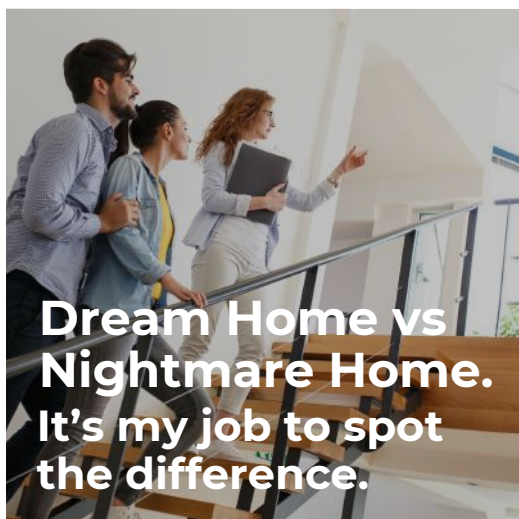
Homes are easy to find, but they are hard to buy.

A local realtor is your trusted ally in both finding your dream home and navigating the intricate process of purchasing it. Their deep understanding of the local market enables them to pinpoint properties that align with your specific needs and preferences. Beyond just locating listings, they guide you through property viewings, offering valuable insights into neighborhoods, schools, and amenities. Additionally, a realtor brings expertise in negotiating offers, ensuring you secure the best possible deal. As you navigate the complex paperwork and legalities involved in home buying, your realtor serves as a knowledgeable advisor, streamlining the process and offering peace of mind every step of the way. With their support, buying a home becomes a smoother, more manageable endeavor, allowing you to focus on the excitement of finding your perfect place to call home.

A local realtor plays a crucial role in providing expert guidance and scrutiny when it comes to reports and documents throughout the home buying process. With their trained eye and experience, they can assist you with thoroughly reviewing inspection reports, ensuring you have a clear understanding of any potential issues with the property. Realtors also meticulously examine all legal documents, contracts, and disclosures, helping you navigate through complex paperwork with confidence. Their attention to detail minimizes the risk of overlooking critical information and safeguards your interests every step of the way. By entrusting a local realtor to oversee these reports and documents, you gain peace of mind knowing that you're making informed decisions and moving forward with the purchase securely.



Expert eyes on all your reports and documents.



Dream Home vs Nightmare Home. It's my job to spot the difference.

A local realtor is your seasoned guide in distinguishing between a dream home and a potential nightmare during the home buying process. Leveraging their extensive knowledge of the local market, they listen attentively to your preferences and meticulously scour available listings to present you with options that align with your vision. Realtors possess a keen eye for detail, swiftly identifying red flags that may indicate underlying issues in a property, steering you away from potential pitfalls. Their expertise extends beyond aesthetics, as they evaluate crucial factors such as neighborhood dynamics, resale potential, and future development plans. With a realtor by your side, you can confidently navigate the journey to finding your dream home, avoiding potential nightmares along the way.

THE HOME BUYING PROCESS

GET PRE-APPROVED

- Meet with a lender
- Prepare your credit
- Set a budget

MEET WITH YOUR AGENT

- Discuss budget
- Research area neighborhoods
- Set wants & needs
- Agent sets up a search

FIND YOUR HOME

- Tour Homes
- Adjust criteria if necessary

MAKE AN OFFER

- Research comps in the area
- Work with your realtor to set up the best offer
- Negotiations may occur

OFFER SIGNED

- All negotiations are finished
- Both parties have signed contract

INSPECTIONS & APPRAISAL

- Professional inspects the property
- Discovers any issues that may need to be worked into the purchase agreement
- Negotiate repairs

TITLE COMMITMENT

- The title company will send you a title insurance policy for the property after closing

DOCUMENTS TO LENDER

- Make sure all requested documents are sent to your lender prior to closing

CLOSING!

- Final walk-through
- Sign closing documents
- Receive your keys



Moving Day! If you think I did a great job at assisting you in your home purchase, send your family and friends my way! I love referrals and will take great care of all of them! My role as your REALTOR® doesn't stop here. If you ever have questions, please call me. I'm here to help you for years to come!

BEFORE YOU BUY A HOME

- Select an agent to represent you, consultation meeting, and getting to know one another
- Get pre-approved and/or your finances in order
- Understand the different mortgage types, down payments, and desired monthly payment
- Understand funds needed to make an offer such as earnest, option, inspections, appraisal
- Determine the search criteria for your home - price, location & specifics
- Set up an automatic, saved search

- Do your own research on schools, neighborhood, crime sites
- Prepare a plan to view homes
- How showings work, scheduling with sellers, advising on photos/videos
- Discuss open houses & visiting builders
- What is standard in the conveyance of a sale and what you need to negotiate
- If from another market or state, make sure there is an understanding of our market conditions, difference in contracts & deadlines, etc.

START YOUR HOME SEARCH



Scan here to visit my website

If you're searching for your next home, or just curious about the market, there is no better tool to help you quickly find homes that meet your needs and wants!

Sign up for an account to:

- Save your favorite listings
- Save searches with your important parameters
- Be emailed of new listings that meet your criteria
- Be notified of changes to your saved listings
- Keep track of homes that you have recently viewed.

HOME BUYING DO'S & DON'TS



DO

LEARN THE AREA

Drive around neighborhoods that you are interested in to get a feel of the area.

KEEP AN OPEN MIND

Be sure to keep an open mind when viewing houses. Finding your dream home isn't always an easy task!

TAKE PICTURES & NOTES

As you view homes, it will get difficult to remember specific details about each one.

BE READY TO MAKE AN OFFER

You've found the one! Keep in mind, there may be others interested as well.



DON'T

NO MAJOR PURCHASES

Don't buy any large ticket items!

NO CHANGING JOBS

Changes to your salary could make the lender go back through the whole approval process.

NO NEW CREDIT

Hold off on that new car or new credit card. No co-signing either!

KEEP ACCOUNTS STABLE

Do not make any late payments or any large deposits.

MAKING AN OFFER

PUT IN A COMPETITIVE OFFER

We will decide on a reasonable offer price based on:

- Current market conditions
- Comparable properties recently sold in the area
- The property value of the house
- The current condition of the house



PAY IN CASH VS. LOAN

Paying in cash offers a faster closing timeline and less chances of issues arising, making it more appealing to sellers.

PUT DOWN A LARGER DEPOSIT

An offer that includes a larger earnest money deposit presents a more serious & competitive offer.

OFFER A SHORTER CLOSING TIMELINE

A shorter timeframe for closing is generally more attractive to sellers.

USING A LOCAL LENDER

When it comes to making one of the most significant financial decisions of your life, partnering with the right lender can make all the difference. Welcome to a world of expertise, personalized service, and unwavering support that only a local lender can provide. Discover why choosing a local lender over a national institution is the way to go when it comes to your home buying journey.

In-Depth Local Market Knowledge

Local lenders have a deep understanding of the real estate market in your area. They possess invaluable insights into neighborhood trends, property values, and local regulations that can directly impact your buying or selling experience. Their familiarity with the local market allows them to provide you with accurate information and make well-informed decisions.

Personalized Attention and Accessibility

Local lenders provide a personal touch that national lenders often lack. With a focus on building long-lasting relationships, they prioritize exceptional customer service. They understand your unique financial needs and goals, offering personalized advice and guidance. Being part of the same community, they are easily accessible for face-to-face meetings, phone calls, or a friendly cup of coffee to address your concerns.

Flexibility and Customized Solutions

National lenders often have strict policies and guidelines that may not suit every home buyer or seller. Local lenders, on the other hand, can be more flexible in tailoring loan programs and financial solutions to your specific circumstances. They have the ability to craft creative financing options, potentially saving you money or helping you overcome hurdles that national lenders may not be equipped to address.



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