SEIDER
REALTY TEAM
POWERED BY THE ASCEND GROUP AT LPT REALTY

YOUR CENTRAL TEXAS BUYER'S GUIDE · CENTRAL TEXAS

The Central Texas Buyer's Playbook

How to buy well, negotiate hard, and keep your money — the honest, no-pitch version of how I get buyers a better deal.

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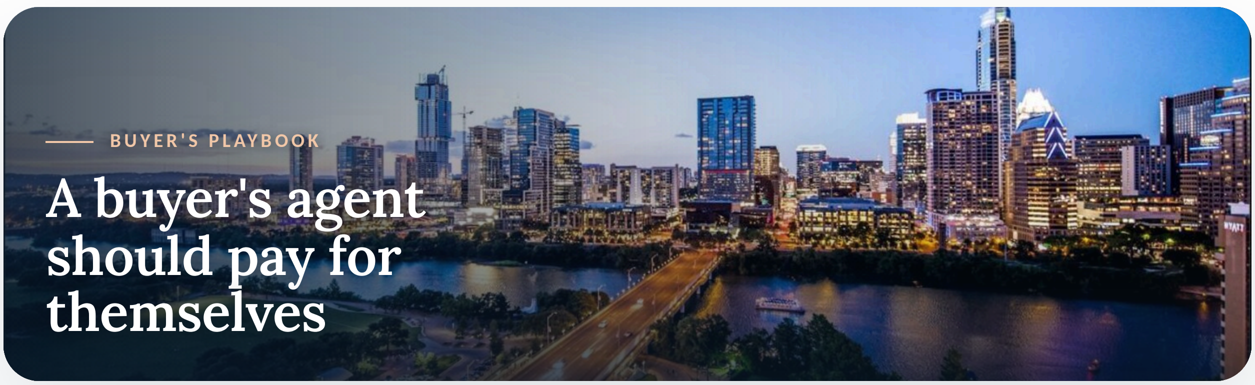
What this guide is really about

Finding a house is the easy part — the listings are already on your phone. What determines how much money you keep is everything that happens **after** you find it: how the home is judged, how the deal is negotiated, what gets caught before you sign, and what it truly costs to own for the years you'll live there. This is the candid, no-pitch account of how I win buyers a better outcome in Central Texas — the exact thinking I bring to my own clients. Read it before you tour a single home; it will change how you shop.

What's inside



Representation is really about your money

A good buyer's agent isn't a door-opener — they're the person standing between you and the mistakes that quietly cost tens of thousands: overpaying, over-improving, missing a defect, or taking the first "deal" a seller or builder offers. My whole job is to protect your money and get you the best terms the market will give. Here's how that actually works.

An honest read on every home

What's great, what's a compromise, and what it's realistically worth — before you fall for it. I'll talk you *out* of the wrong house as fast as I'll help you win the right one.

Hard, informed negotiation

Price is only one lever. Terms, credits, repairs, closing costs, and timing all move real money — and I know how the other side thinks, because I've sat on it.

The builder-side edge

Years selling new homes for builders means I know exactly where new-construction money hides — incentives, upgrades, and contract terms most buyers never think to ask about.

An owner's eye

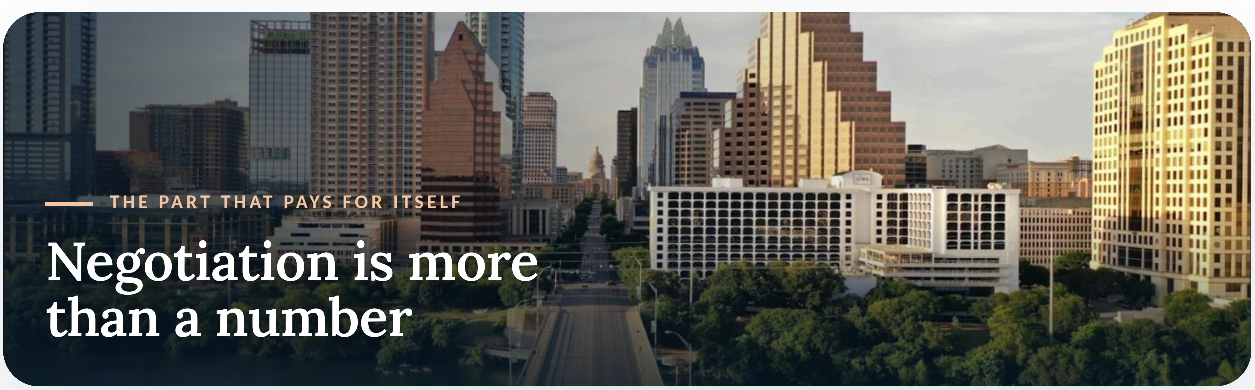
I own real estate here myself, so I read a home the way an owner does: holding costs, resale, and long-term value — not just whether it shows well on a Saturday.

Where buyers quietly lose money

Most of the money lost in a purchase isn't lost at the negotiating table — it's lost in the things nobody flagged. The usual suspects:

- [ ] **Overpaying on emotion.** Falling for a home and bidding against yourself. A grounded read on real value keeps your top number honest.
- [ ] **Over-improving a new build.** Design-center upgrades feel small at $200 a pop and add up to five figures — and some you'll never see again at resale.
- [ ] **Skipping the leverage.** Inspection findings, appraisal gaps, and slow markets are all negotiating room. Buyers who don't know they have it, leave it on the table.
- [ ] **Taking the builder's lender at face value.** The advertised rate often comes with a cost baked in elsewhere. It's sometimes the best deal — but only if you actually compare.
- [ ] **Ignoring the true cost of ownership.** Taxes, MUD/PID districts, insurance, and HOA can change the real monthly by hundreds. The sticker price isn't the number that matters.

> You don't make your money when you sell. You make it — or lose it — the day you buy.



How I negotiate for you

Anyone can offer less. Real negotiation is knowing **which levers to pull, in what order, with what leverage** — and reading the other side well enough to know what they actually need. What I bring to your side of the table:

Leverage, found and used

Days on market, price history, seller motivation, appraisal risk, competing offers (or the lack of them) — I read the real position before we ever name a number.

Terms that move money

Closing-cost credits, rate buy-downs, repair credits, leasebacks, option periods, and possession dates — often worth more than a price cut, and easier to win.

The inspection, worked

Knowing what's normal, what's a red flag, and what's genuinely worth pushing on — so you're not paying for someone else's deferred maintenance.

Calm, not combative

The best outcomes come from being firm, prepared, and easy to say yes to — not from theatrics. I keep the deal moving and your leverage intact.

> **The quiet stuff that wins deals**
>
> A clean offer structure, the right earnest money, a lender who actually answers the listing agent's call, flexibility on the seller's move-out — these are the small things that get *your* offer accepted over a higher one. That's the difference experience makes, and it costs you nothing extra.

New construction: where I save buyers the most

New construction is my niche — I spent years selling it for builders, so I know exactly how these deals are priced and written. The friendly agent in the model home is good at their job; their job is the builder's. Here's what having your own advocate is worth:

Incentives decoded

Rate buy-downs, closing-cost credits, and design-center dollars — builders rarely lead with their best offer, and the structure matters as much as the size. See how I help new-build buyers.

Upgrades that hold value

Some design-center choices you'll see again at resale; most you won't. Before you spend a dollar past base price, I'll tell you which is which — bluntly.

The contract, read for you

Builder contracts are written to protect the builder. I read for the terms that actually matter to you — timelines, warranties, and what happens if the market moves.

It costs you nothing

In new construction the builder typically pays my fee. Just loop me in *before* you register or tour — many communities require it — and you get an advocate at no cost to you.

Register with me first

The single most common way new-build buyers lose their right to free representation is registering at the model home on their own first visit. If a community is even on your list, tell me before you go. It's the easiest money you'll ever save.

Buying with an owner's eye

The home you love and the home that makes sense to own aren't always the same one. I look past the finishes at what actually determines whether this is a good decision in five years:

- [ ] **True cost of ownership** — taxes (and MUD/PID districts), insurance, HOA, and realistic maintenance. We budget the settled monthly, not the sticker.
- [ ] **Resale and liquidity** — floor plan, lot, location, and what the next buyer will want. Some homes are easy to sell; some aren't, and that's worth knowing going in.
- [ ] **The lot and the location** — you can change the kitchen; you can't move the house. Backing to a greenbelt, a busy road, or a future commercial pad matters for years.
- [ ] **Financing that fits the plan** — the right loan depends on how long you'll actually stay. I'll connect you with lenders who compete for your business, and help you read past the headline rate.

A personal advisor, an institutional backbone

You work with me and Eugenia directly — but never alone. Behind us is **The Ascend Group at LPT Realty**, one of Central Texas's fastest-growing brokerages (a two-time Inc. 5000 honoree, 4.9★ across 2,000+ reviews, 120+ professionals across Austin, San Antonio, and Houston). You get the attention of a personal advisor and the reach of a serious team on the same deal.

The process, start to keys

No mystery, no pressure — here's the whole path:

- [ ] **1. We talk.** Your goals, timeline, budget, and must-reach places. You leave knowing more, whether or not we work together.
- [ ] **2. Get your financing straight.** A real pre-approval (not a guess) so your offers are taken seriously and you know your true monthly.
- [ ] **3. Search with purpose.** Resale and new build, weighed honestly. Send me any address and I'll give you a straight first read.
- [ ] **4. Evaluate and offer.** Honest value, then an offer structured to win on more than price.
- [ ] **5. Inspect and negotiate.** Findings worked for credits or repairs; appraisal and financing kept on track.
- [ ] **6. Close and get keys.** The details handled, the dates hit, and a clear head the whole way.

Worksheet — your true monthly cost

Principal & interest (P&I)	$
Property taxes (÷ 12) — use the actual rate for the address	$
Homeowners insurance (÷ 12)	$
HOA / MUD / PID (÷ 12 if applicable)	$
Utilities & ongoing upkeep (estimate)	$
All-in monthly cost	**$**

Build your budget on this number — not the price tag. I'm glad to fill this in with real figures for any specific home.

> **Start the easy way**
>
> You don't have to be ready to buy to talk. Found something on Zillow or driving a neighborhood? Send me the address and I'll give you an honest first look — what's great, what's a compromise, and what it's realistically worth. No pressure, ever.

The official links, bookmarked

- [ ] Texas Comptroller — property tax — homestead exemption and current property-tax rules
- [ ] Travis Central Appraisal District — the real tax picture for Austin-area addresses
- [ ] Hays Central Appraisal District — for Buda · Kyle · San Marcos and the southern corridor
- [ ] Williamson Central Appraisal District — for Round Rock · Georgetown · Cedar Park · Leander
- [ ] Texas Education Agency — verify school districts and campuses yourself, per address

- [ ] Consumer Financial Protection Bureau — unbiased mortgage and closing-cost basics

This guide is educational and general — not tax, legal, lending, or investment advice; figures and characterizations are qualitative and change. Verify specifics for any property and loan with the county, a licensed lender, and licensed inspectors before relying on them. Equal Housing Opportunity. TREC Information About Brokerage Services · TREC Consumer Protection Notice.

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Made for you by Pete & Eugenia

We're a husband-and-wife team who help families move to Central Texas with a lot less stress and a lot more confidence. This guide is our way of helping before you ever pick up the phone. Whenever you want a real person to think it through with you — areas, timing, a specific home — we're one call or text away. No pressure, ever.

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Going deeper on new construction? **New Home Dispatch** is our independent, no-pitch guide to buying new in Central Texas — newhomedispatch.com.