

BRODSKY

PROPERTIES



YOUR REAL ESTATE STRATEGIST

Thank you for choosing Brodsky Properties to be your trusted real estate strategist and partner. Our goal is to guide you seamlessly and strategically through the home-buying process, to help you achieve your long-term and short-term real estate goals.

A home purchase is often one of the biggest investments you'll make and that's why we begin every relationship with a comprehensive consultation to help you develop a bespoke real estate strategy that works for you.



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WHO WE ARE

We are a world-class, strategy-focused real estate service. Our mission at Brodsky Properties is to create a bespoke culture and experience for our clients.

Through our focus on long-term vision, finances, and strategy, we are dedicated to helping our clients achieve their unique real estate goals.

OUR COMMITMENT

We communicate openly, regularly, and honestly with all our clients. We follow up on commitments and serve as your fiduciary, protecting your best interests throughout the process. Our goal is to create successful relationships that live beyond the transaction to help our clients experience long-term real estate success. Our team is dedicated to becoming your lifelong real estate consultant. We look forward to serving all of your real estate needs.

OUR FOUNDER

After helping companies succeed for over 20 years, David Brodsky left the tech industry and created Brodsky Properties to help individuals achieve financial success through real estate. His experience as a Chief Financial Officer for several businesses, his experience as a real estate investor and his passion to help others succeed give him an ideal combination of skills to empower agents to achieve their career goals.

BROKERAGE AWARDS & RECOGNITION

Austin Business Journal Fast 50 2019-2023

Austin Business Journal Best Places to Work 2020-2023

Austin Business Journal Residential Real Estate Awards 2008-2024

Platinum Top 50- 500 Agents 2019-2024

Platinum Top 50 Agents 2019-2024



Information About Brokerage Services

Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

11-2-2015



TYPES OF REAL ESTATE LICENSE HOLDERS:

- A **BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- A **SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent.

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent.

AS AGENT FOR BOTH - INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of *each party* to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
 - o that the owner will accept a price less than the written asking price;
 - o that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
 - o any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

AS SUBAGENT: A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

_____ Licensed Broker /Broker Firm Name or Primary Assumed Business Name	_____ License No.	_____ Email	_____ Phone
_____ Designated Broker of Firm	_____ License No.	_____ Email	_____ Phone
_____ Licensed Supervisor of Sales Agent/ Associate	_____ License No.	_____ Email	_____ Phone
_____ Sales Agent/Associate's Name	_____ License No.	_____ Email	_____ Phone

Buyer/Tenant/Seller/Landlord Initials

Date



KELLEY HUGHES

REALTOR

512-560-8832

kelley@brodskyproperties.com

YOUR BESPOKE STRATEGIST

Buying a home is one of the biggest financial and personal decisions most people will make. My goal is to guide you through the process with clarity, strategy, and confidence.

REAL ESTATE EXPERIENCE

Kelley Hughes brings more than 30 years of real estate experience to her clients. Having worked in the industry since 1995 and licensed since 2012, she has helped buyers, sellers, and investors navigate the Central Texas market through a wide range of market cycles and life transitions. What drives Kelley's work is simple: helping people move forward with confidence. From first-time buyers to seasoned investors, she takes the time to understand each client's goals and guides them with clear strategy, market insight, and thoughtful communication. Kelley believes real estate is rarely just a transaction—it's often tied to life's biggest moments, from new jobs to retirements, marriages to family changes.

Known for her consultative approach, Kelley simplifies the process while protecting her clients' financial interests. Her background working alongside developers, property managers, and top-performing agents has sharpened her ability to anticipate challenges, negotiate effectively, and create a smooth path from contract to closing.

WHAT CLIENTS SAY

Kelley's clients often say her calm guidance, strategic thinking, and honest communication make the buying process feel manageable—even in competitive markets. She takes the time to educate her clients so they feel confident and prepared when making decisions about one of their largest financial investments.

Her attention to detail, proactive problem-solving, and strong negotiation skills help clients navigate complex situations while keeping their long-term goals in focus. Kelley recognizes that buying a home is both a financial investment and a deeply personal decision, and she approaches every transaction with that balance in mind.

Many of Kelley's clients become part of what she calls her "Hughes House Family," a network built largely through referrals and long-term relationships.

ABOUT YOUR AGENT

Kelley grew up in South Texas, spending summers on the coast, floating the Frio River, and gathering for family BBQs and ranch weekends with her brother and cousins. She comes from a family of leaders and trailblazers: her grandfather served as county judge of Jim Wells County for 30 years, while her grandmother showed her that leadership can happen from any seat at the table. On her dad's side, her grandfather worked in advertising at the Standard-Times in San Angelo, while her Nana broke glass ceilings at Sears long before anyone thought it possible. Those influences instilled in Kelley the work ethic and resilience that guide her today.

A graduate of Texas A&M University—Corpus Christi, Kelley is active in the Austin real estate community and serves as an ABoR Foundation Ambassador and member of the 2026 ABoR Foundation Advisory Group, supporting scholarships and community initiatives. She also volunteers with organizations including the Central Texas Food Bank and Community First! Village.

Kelley also writes a local real estate blog focused on helping Central Texans better understand the market and make confident decisions about one of their most important financial assets.

Outside of real estate, Kelley embraces the Austin lifestyle. A live music enthusiast and avid traveler, she believes—as Anthony Bourdain said—"Travel is not reward for working, it's education for living." At home, she's a devoted dog mom to two rescue pups—Broker (150 pounds) and Louie (64 pounds)—who keep life lively.

INDUSTRY RECOGNITION & PROFESSIONAL AFFILIATIONS

- 30+ Years Real Estate Industry Experience
- Licensed Texas REALTOR® since 2012
- Platinum Top 50 Austin — Top 500 Agents (2023)
- Accredited Buyer's Representative (ABR®)
- Real Estate Negotiation Expert (RENE)
- National Association of REALTORS® (NAR)
- Texas REALTORS®
- Austin Board of REALTORS® (ABoR)
- Temple-Belton Board of REALTORS®
- Women's Council of REALTORS®
- National Association of Hispanic Real Estate Professionals (NAHREP)
- ABoR Foundation Ambassador
- ABoR Foundation Advisory Group — 2026



EXTENDED BROKERAGE SUPPORT



DAVID BRODSKY
BROKER



CAROLINE WRIGHT
BUSINESS OPERATIONS
COORDINATOR, REALTOR



GLASS STAIRCASE
BP MARKETING FIRM



BRODSKY PROPERTIES
POWERHOUSE BOUTIQUE BROKERAGE



BUYER'S HANDBOOK

BRODSKY

PROPERTIES

Everything you need to know about the home-buying process can be found in this guide. From strategy to financing to negotiation tactics, this handbook was created to educate you on the experience, from start to finish.

I'll be your trusted partner throughout this process and focus on executing a deal that best suits your real estate needs.

LET'S GET STARTED!





HOW WE SUPPORT YOU

- Gain a clear picture of the ideal home and help devise a search
- Guide you to a lender and select the best mortgage financing plans specific to your financial goals
- Compare and contrast homes, challenge assumptions, and help ensure your direction matches your strategic goals
- Be a confidant and advocate for you at all times
- Strategize on all offer terms and will provide a framework for you to work within when making your final offer decisions
- Prepare, present, and help negotiate all contracts on your behalf
- Assist with the coordination of all appointments and closing details with you and the title company
- Address all post-closing concerns and needs

YOUR CUSTOMIZED HOME SEARCH



Step One

PRE-APPROVAL

Secure pre-approval to understand borrowing capacity and show seller readiness.



Step Two

THE HOUSE HUNT

Begin viewing homes that meet your criteria and budget.



Step Three

MAKE AN OFFER

Submit a competitive offer with terms aligned with your interests.



Step Four

HOME INSPECTION

Have a professional inspect the home for any hidden issues.



Step Five

CLOSING DAY

Sign paperwork, complete the transaction, and receive the keys.

STEP 1

GET PRE-APPROVED FOR A MORTGAGE

You'll need to get pre-approved for a loan before you find the home you want to buy. We can guide you to a trusted lender that can get you pre-approved for your home purchase. Once pre-approved you'll need to assess your finances to narrow down your budget.

QUALIFYING FOR YOUR MORTGAGE:

Initial information for your lender to obtain a pre-qualification:

- Credit Check
- W-2's/ Paystubs
- Tax Returns
- Overall Asset and Liability profile

Your credit score, income, assets, and debt dictate your interest rate. Your mortgage payment to the lender will include:

1. Principal on the loan (P)
2. Interest on the loan (I)
3. Property Taxes (T)
4. Homeowner's Insurance (I)

Your interest rate may be locked once you are under contract on a home. We advise obtaining fee sheets from your lender so you will know in advance exactly what your payments will be before you make an offer.

HOW MUCH CAN YOU AFFORD?

There are three key factors that determine this:

- Your debt-to-income ratio
- Your down payment amount
- Your ability to qualify for a mortgage at a certain interest rate
- The closing cost amount associated with your transaction.



DOWN PAYMENT REQUIREMENTS:

Down payments can vary based on the type of loan. Most loans require a downpayment amount between 3% and 10%. If you can put down 20-25%, your payments will likely be lower as you will not have to pay private mortgage insurance. You may also qualify for a lower interest rate.

CLOSING COSTS:

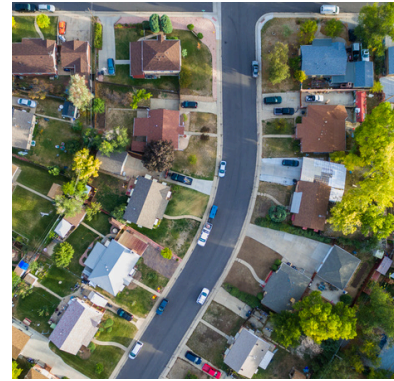
You will be required to pay fees for loan processing, title fees, etc. These fees are paid in full at the closing unless you can include them in your financing. Typically total closing costs will range between 2-5% of your loan amount.



STEP 2

THE HOUSE HUNT

Preparing for your home hunt involves careful planning and research. Once you have defined your budget, priorities, location, home size, and essential features, it's time to start hunting!



THE SEARCH PROCESS:

Identify Must haves vs nice to haves. This includes locations, number of rooms, lot space, neighborhood amenities, etc

- **Neighborhoods:** There are many factors to consider when selecting the neighborhood that is right for you. Below are a few factors that can play into that decision. Neighborhoods have personalities, benefits, and drawbacks, and each one is different.
- **Scout the Neighborhood:** Talk to people who live there. Drive through the area at different times of day and at night; drive through during the week and on weekends. Understand what your commute (if applicable) will be. Remember that may be a part of your daily experience. Are you comfortable with the duration and distance?
- **Criteria for the House Itself:** Reflect on what you must have and what may be a compromise or a "nice to have." Understand what aspects of a house can be changed over time vs what cannot.
- **Open MLS Portal Search** and insert your desired home preferences to view properties:
 - New listings most commonly go live Wednesday through Friday
 - Communicate with me about properties that catch your eye
- **Tour Homes With Your Agent**
 - Act quickly— the best houses sell quickly so you want to get in the door soon.
 - Often listings need advanced notice to show, so we will need to plan accordingly



STEP 3

MAKE AN OFFER & NEGOTIATE

Once you have found the property you wish to purchase, I will help you determine the offer you are willing to make for the home. It is important to know that the more competition there is on the home, the stronger your offer should be.

Be realistic and make offers you want the other party to sign. I am here to advise on pricing, each of the numerous terms within the contract, and our overall strategy as it aligns with your goals.

To make an offer, we will put together a written and signed offer package on promulgated State of Texas Residential contract documents. Once submitted, we can expect to wait for the seller to respond and we may potentially negotiate further before coming to an agreement.

If and when the seller accepts your contract in writing it becomes a legally binding contract. At that point when all parties sign and execute the contract, you need to be prepared to make an earnest money deposit to the Title company. This will typically be 1-3% of the sale price.

Because the contract becomes legally binding once it is accepted by all parties, it is important to read and understand the language in the contract.

Here are some of the terms you will need to consider when making an offer:

- Price
- Down Payment
- Earnest Money
- Option Money
- Closing Date



STEP 4

DUE DILIGENCE, INSPECTIONS, REPAIRS

"THE OPTION PERIOD"

Within your contract, you may decide to pay for an "option period" that provides you a window to further inspect and gain additional knowledge of the property. You are not legally bound to purchase the property should you change your mind during the option period. For any reason at all, you as the buyer have the ability to terminate the contract before the end of the option period and retain your earnest money.

HOME INSPECTIONS

It is highly recommended that you have a professional home inspector conduct a thorough inspection of the property that includes (but not limited to) the following:

- General Structure
- Plumbing
- Electrical
- Air Conditioning and Heating
- Foundation
- Roof and Attic
- Appliances
- Code issues

GENERAL INSPECTION COSTS:

These costs are approximate and vary depending on the home.

- General Inspection: _____
- Plumber: _____
- HVAC Tech: _____
- Electrician: _____
- Foundation: _____
- Pool Inspection: _____
- Pest Inspection: _____
- Septic Inspection + Pumping: _____

Most buyers will spend about \$1,000 on inspections (\$500 for general + 1-2 other contractor specialists)

The inspection report will outline major damage or serious problems that require repair or replacement. Sometimes the inspector will recommend additional inspections by specialists such as plumbers, electricians, engineers, roofers, arborists, etc.

Your home will not "pass or fail" an inspection. Your inspector's job is to make you aware of the home's condition, how the home functions and call your attention to repairs and safety concerns.

I recommend you be present at the inspection so you can clearly understand the report, get answers to any questions you may have, get tips for maintenance, and other general information. It is important to see your home through the eyes of an objective third party.

The seller may be willing to negotiate on repairs and inspection items— either through completing the repairs prior to closing or offering you a credit.



STEP 5

THE CLOSING



PREPARE FOR CLOSING

Title will communicate with you along the way and ultimately provide you with the final cash amount required to close. The Title Company will also provide you with secure wiring instructions and you **MUST** safely confirm these wiring instructions over the phone.

Plan to send your closing funds to the title company at least 1-2 days prior to closing.

WHAT TAKES PLACE AT YOUR CLOSING?

Your closing will take place at the Title Company. It will last about 45 minutes to an hour. You will sign a lot of paperwork, most of which you have already signed electronically, and you will receive copies of everything you sign before you leave the Title Company.

Both the buyer and seller need to sign the necessary documents. After signing, the title company and lender review all the documents to ensure everything is in order. Once the review is complete, the lender releases the funds to the title company. This process is known as "funding." You will receive the keys to the property only after the funding is complete. This means the money has been transferred, and the transaction is officially closed. Funding can take a few hours (sometimes 2-3 hours). So, you won't be able to access the property until funding is confirmed.



HOME INSPECTION CHECKLIST

TYPES OF HOME INSPECTIONS

This list is a sampling of inspections that, as a buyer, you might consider.
Speak with your general inspector for further direction.



MOST COMMON INSPECTIONS

- General Inspection: Visual, non-invasive examination of the accessible areas of a residential property
- Electrical Inspection: Check Panel for city code compliance
- Water System/Plumbing Lines Inspection: Check for galvanized pipes/leaks/blockages
- Roof Inspection: Verify life expectancy/ Check for leaks
- HVAC Inspection: Check heat condensers and furnace for malfunctions
- Pest Inspection: Check for termites, infestations, and dry rot
- Foundation Engineer: Check for cracks, sliding, or faults in the foundation itself
- Pool/Spa Inspection: Check the life expectancy of key components and leaks

OTHER INSPECTION OPTIONS

- Lot Size and Boundaries: A surveyor can verify boundaries, easements, and encroachments
- Permit/Zoning: Visit the City Planning Office and ask for the permits
- Sewer/Septic Inspection: A scoped look to check for blockages/leaks
- Well Inspection: Inspect the construction/depth sanitation of well
- Chimney Inspection: Check flue line, brick decay, and smoke discharge
- Lead-Based Paint: Check older homes for lead-based paint
- Soil Stability: Check for the potential of sliding and/or soil contamination
- Arborist: Check the health of trees on the property
- Asbestos Inspection: Check for presence and recommended removals
- Mold Inspection: Check for a presence and recommended removals

BUYER CHECKLIST

PRE HOME SEARCH: IDENTIFY HOME WISH LIST, BUDGET & LENDING

These items are required from the buyer to begin the buying process.

- Review all documents in this binder and call with any follow-up questions
- Connect with a lender or two to begin the pre-approval process if a loan is necessary. This will help you identify your home-buying budget
- If the purchase will be a cash transaction, provide proof of funds to be used for the transaction
- Provide your preferred lender with all documentation as requested
- Ask a lender to run your file completely through underwriting upfront if they offer this service
- Once fully pre-approved, connect me with your preferred lender via email as we will work together on your behalf
- Provide me with your pre-approval letter from your lender

HOME SEARCH

- Execute the Buyer Representation Agreement
- Execute the Buyer Representation Agreement
- Identify your desired home search parameters (Number of bedrooms, bathrooms etc.)
- Set up an MLS Private Search Portal that reflects your desired parameters
- Review all current inventory within your desired locations
- Use the heart for your favorite properties
- Use the outlined heart for properties that might be a possibility
- Use the trash can for properties you dislike
- Review the vendor list to begin interviewing other trades/professionals that might be needed in your review of a property
- Schedule your first showing tour!
- Next Meeting: _____





KELLEY HUGHES

REALTOR

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KELLEY HUGHES
Central Texas Real Estate Advisor

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BUYER TESTIMONIALS



Worked Around My Schedule

Kelley worked around my schedule and I felt like I was her number one concern at the time, even though I know she had other clients. I didn't feel any pressure from her and we saw many properties together before finding my right fit. She's my first call whenever I decide to move next.

Cory Giebfried



Can't Imagine Anyone Else

Kelley guided me through the purchase of my first home. We looked for the perfect fit and found it! Kelley guided me through every moment with patience and her expertise. Kelley lives and breathes real estate, it is apparent that she loves this world. I can't imagine doing this process with anyone other than Kelley.

Rachel Rinehart



How Wrong I Was

Before working with Kelley, I had very low expectations of realtors. Based on my own (bad) experiences, I thought that finding the home of your dreams or selling your home for the right price was something that you did on your own or with simple luck, and that realtors were just there to make sure you signed your papers on time. I'm so happy to say how wrong I was...

Britty Mann



The Next House As Well

I interviewed 5 real estate agents, all of whom came highly recommended, and Kelley was the best. Working with her was fantastic - she understood my goals, explained every part of the process, scheduled house showings quickly and efficiently, and looked out for my interests the whole time. And we closed on a house within 2 months of starting! Will work with her on the next house as well.

Jeffrey Biles

BUYER TESTIMONIALS



I Got My Dream Home

From my first inquiry, Kelley was ON IT. I wasn't sure what to expect after having a poor realtor experience when buying my first place. I was shocked to find out what a good realtor was supposed to do. But Kelley isn't just good, she is AMAZING.

She held my hand through the entire selling and buying process, educating me along the way, gracefully put up with my impatience and indecisive personality, communicating promptly, and most importantly was/is my biggest advocate.

Meredith Darling



Don't Go Anywhere Else

If you are considering investing in a home, Kelley is the agent you want to work with. She loves what she does and goes way above and beyond to find what you are looking for. She's always ready to go check out a new place and puts her clients needs first. Don't go anywhere else!

Bob Hughes



She Does It All

I don't know how Kelley does what she does - but she does it all! Kelley is an amazing educator when it comes to buying a home.

She is excessively patient and kind. She is available literally all hours of the day and responds very quickly. I couldn't imagine going through this house buying process with anyone else. Even after closing on our house she is still sending me updates and reminds of things that are important but my first time home buyer brain couldn't manage to absorb on the day of closing.

Kelley - you rock and everyone needs to know it!

Nichole Atchison



Doesn't Get Better Than That

Kelley is a true professional who maintained top notch professionalism through out the process of us buying our first new home. She possesses superb negotiation skills and communication skills. If you need someone who is going to guide you through the whole crazy process of buying a home with patience, grace, and superb knowledge of the industry she is your gal. She was pretty much available at all hours of the day ready to help us and get answers to any questions. She kept us on track with all the pivotal milestones along the way and was quick to get things done. She is kind, but also tough when needed realtor who will be in your corner and ready to fight on your behalf. She helped us save a good chunk of money on our closing costs, was at the ready to recommend vendors and had the attention to detail on contracts to catch anything that came up that was not in our best interest. The best part of it all is she treats you like family. It does not get much better than that.

Chris Zahos



Moving to Austin

Moving to a new town is exciting but also overwhelming. Kelley made my transition to Austin so much easier than I ever could have anticipated! She is a workhorse who never stops until she meets your housing needs. Kelley is a very experienced Realtor with a vast knowledge of the real estate market in the Austin area! I highly recommend her!

Dana Polanco



Purchased While Overseas

I've known Kelley for 30 years now. She's the same intelligent, loving and driven woman. She truly loves what she does and will go above and beyond to find the right home for you. When finding your home, you need someone trustworthy, looks out for your best interest and knows the market. I was traveling internationally while looking and did so with ease and confidence in Kelley as she found my next home. I highly recommend Ms. Hughes as your realtor (and friend for life)!

Annette Villarreal