

SOUTH TEXAS REAL ESTATE

Capital Advisors & Associates

Local conviction.
Disciplined capital.
Accountable execution.

RESIDENTIAL

MULTIFAMILY

MIXED-USE

McALLEN, TEXAS / RIO GRANDE VALLEY



CONCEPTUAL DEVELOPMENT VISION

One platform. Clear responsibilities.

A McAllen-based investment and development firm connecting capital with land, infrastructure and communities.

01

Capital Advisors & Associates

Strategy, acquisitions, underwriting, capital formation and investment oversight.

INVESTMENT + ASSET OVERSIGHT

02

Meridian Construction & Development

Development and construction coordination, from horizontal work to selective vertical delivery.

DEVELOPMENT + CONSTRUCTION

03

Engineering leadership

Civil design, due diligence, entitlement support and construction-phase coordination through specialist firms.

G&H / PROJECT PROFESSIONALS

1

Acquire

2

Entitle

3

Develop

4

Build

5

Monetize

6

Recycle

A track record. Built through execution.

Reported platform history across residential, multifamily and development investments.

\$10M+

Paid to debt and equity partners since 2019

Residential and multifamily projects

\$22.0M

Current held assets

Reported gross value of active holdings

\$27.8M

Historical asset value

Cumulative sold + held asset values

\$10.5M

Equity / profit generated

Realized + held figures; verification reported*

OPERATING
SNAPSHOT

165

Doors under management

5

Active subdivisions

\$1.5M+

Paid to investors since 2024

Payouts include debt repayments and equity distributions. Held equity is not realized cash profit; periods and measures overlap.

*Third-party verification is stated by the sponsor; the verification report was not supplied. Operating snapshot: August 2026.

Local knowledge. Accountable leadership.

Firm strategy and operating execution, with defined responsibility at every stage.



Joshua Brown

FOUNDER & CHIEF
EXECUTIVE OFFICER

Strategy + capital formation

McAllen-based developer, investor and broker with 11+ years across residential, multifamily and mixed-use real estate. Leads firm strategy, acquisitions, capital formation and development oversight—from land control and entitlement through construction and stabilization.

100+

Properties acquired /
managed, led or co-led

\$50M+

Career transactions
brokered or supervised



Alex Lopez

CHIEF OPERATING
OFFICER

Operations + execution

Brings 17+ years in real estate operations, sales leadership and organizational development. Oversees company-wide operations, team alignment, resource planning and delivery coordination. His prior sales leadership includes more than 1,000 home dispositions.

17+ years

Real estate operations
and sales leadership

1,000+

Home dispositions under
prior sales leadership



Mario Varela

HEAD OF DEVELOPMENT

Planning + project oversight

Mario Varela serves as Head of Development at Capital Advisors & Associates. He leads planning, engineering coordination and municipal approvals, with responsibility for project oversight.

Planning

Development +
project oversight

Coordination

Engineering +
municipal approvals

Investment discipline. **Investor connection.**

Opportunity evaluation, diligence coordination and relationships built around clear communication.



**Gabriel "Gabe"
Gonzalez**

CHIEF INVESTMENT OFFICER

Underwriting + deployment

Leads investment analysis, underwriting and capital deployment. Brings investment and operating experience across real estate, private ventures and businesses, connecting opportunity evaluation with the platform's investment strategy.

Investment strategy

Opportunity review

ggonzalez@capitaladvisorstx.com



Victoria Turner

INVESTOR RELATIONS

Relationships + onboarding

Leads investor outreach, relationship management and discovery-call coordination. Helps prospective partners understand the platform and coordinates access to diligence materials, onboarding information and investor communication.

Diligence coordination

Partner onboarding

vturner@capitaladvisorstx.com

Technical depth. **Delivery experience.**

Jacob Garza and Rogelio Hernandez serve as Principal Engineers for Capital Advisors & Associates.



Jacob Garza, P.E.

PRINCIPAL ENGINEER | G&H

Technical authority + quality control

Civil engineer with 10+ years across drainage, water, wastewater, paving and utilities. Career projects include Devine Lake and Innovar Circle. At G&H, leads technical review, quality control and civil engineering deliverables.

Texas P.E. 146645 • Licenses listed in 5 states



Rogelio Hernandez, P.E.

DIRECTOR OF DEVELOPMENT | G&H / PRIMERA

Constructability + delivery coordination

Brings 10+ years in construction management, field engineering and owner representation. Served as Director of Development during construction of a McAllen master-planned community through Rhodes Development.

Texas P.E. 149521 • 10+ years of experience

\$3B+

Sponsor-reported combined project experience across current and prior roles—not Capital Advisors contract value or Fund performance.

Real assets. Different stages of execution.

An operating sponsor property and two development opportunities.



Existing property photograph

OPERATING SPONSOR ASSET

Royal Oaks

81

Apartments / McAllen

\$3.7M acquisition
Closed August 4, 2025.



Conceptual entrance rendering

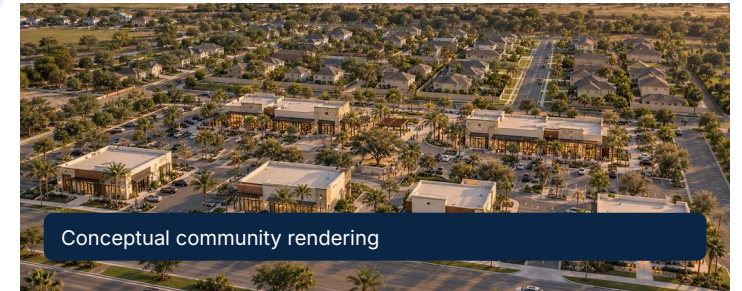
RESIDENTIAL DEVELOPMENT

Moras de Mayo

50

Planned residential lots / Alton

Builder-focused infrastructure
and finished-lot sales.



Conceptual community rendering

PLANNED MIXED-USE

Reserva Del Sol

63 + 4

Residential lots + commercial sites

18.09 acres / Mission
\$4.28M project investment.

Development experience. **On the ground.**

Selected land-development assignments documented in the engineers' G&H / Primera records.



ALTON, TEXAS

Moras de Mayo

50

Residential lots / 8.004
acres

Source record: plans sealed May 2026



LA VILLA, TEXAS

Lull Hills

23 + 1

Residential +
commercial lot

Source record: plans sealed April 2026



PRIMERA, TEXAS

Hand Village

49 + 1

Residential + detention
lot

Source record: construction approval Nov. 2024

JACOB / Engineering, diligence + entitlement

ROGELIO / Development strategy + coordination

Jacob Garza. Flagship developments.

Selected career projects spanning large residential subdivisions and mixed-use development.

RESIDENTIAL SUBDIVISION

Devine Lake

400+
Residential lots

Large-scale residential
subdivision experience.

JACOB GARZA / CAREER PROJECT

MIXED-USE DEVELOPMENT

Innovar Circle

\$1B

Total development scale

300+

Residential lots

16

Multifamily buildings

2

Apartment complexes

Multiple commercial pad sites

Hotel + Parking garage

Rogelio Hernandez. Development leadership.

Master-planned community delivery, supported by major roadway and infrastructure experience.

FLAGSHIP PROJECT / McALLEN, TEXAS

\$4B master-planned community

DIRECTOR OF DEVELOPMENT

Served in this role during construction through Rhodes Development.

Owner-side delivery of roads, drainage, water, wastewater and phased infrastructure.

J.D. ABRAMS / PROJECT ENGINEER

\$39.6M

US 83 / I-2
bridge + roadway

1,085-foot overpass / Mission, Texas

RHODES DEVELOPMENT

~\$20M

Sendero sewer infrastructure

130-acre program / Coordination + phasing

South Texas College. Institutional delivery.

Engineering and construction experience within a larger, multi-million-dollar campus development.



STC PECAN WEST / CONSTRUCTION PHOTOGRAPH

435,600 SF

Approximate project area

Traffic-control planning, phasing,
contractor access, circulation
and field coordination.

TEAM CONSTRUCTION SCOPE

\$2M+

Phase 1 construction

A portion of the larger,
multi-million-dollar
STC development.

Not the total project cost.

Strategic capital. Two participation paths.

Align the investment vehicle, project exposure and time horizon with the partner's mandate.

FUND PARTICIPATION

High Growth Fund I

Pooled exposure to residential, multifamily and mixed-use real estate in South Texas.

\$46.5M

Stated offering maximum

\$13.5M

Phase 1 allocation

~5 years

Target Fund horizon

Membership Units or applicable Fund Notes.
Private, illiquid participation; eligibility and acceptance apply.

PROJECT-SPECIFIC PARTICIPATION

A defined project. Separate economics.

Participate through a separately documented project-specific SPV or secured instrument, when available.

Project duration, return structure, distribution priority and any security follow the signed project documents.

Integrated execution. **Independent accountability.**

A proposed project-level framework for transparent costs, controlled funds and documented investor rights.

01 Independent cost review

Comparable pricing, affiliated-fee disclosure and disinterested review of budgets and changes.

02 Controlled capital

Designated accounts, supported draws and separate preparation and payment-release authority.

03 Investor visibility

Cash reconciliation, budget-to-actual reporting, cost-to-complete updates and a distribution ledger.

04 Documented alignment

Investor priority, sponsor economics and any project security established in signed agreements.

Request the complete Investor Safeguards & Alignment packet. Controls require signed agreements and verified implementation.

Building communities. A broader purpose.

Capital Advisors Foundation is being established to support South Texas beyond real estate.

“

I believe our legacy should be measured by more than the communities we build or the returns we create.

JOSHUA BROWN

Founder & Chief Executive Officer

CAPITAL ADVISORS
FOUNDATION

**Hope.
Prevention.
Healing.**

Suicide prevention, mental-health awareness and community healing.

Meet the team. Explore the platform.

Access the Deal Room, review current opportunity materials and request full diligence access.

01

Review opportunities

Project summaries, visuals and investment materials.

02

Request the evidence

Detailed budgets, engineering records and reference coordination.

03

Define the partnership

Fund or project participation aligned with your mandate.

Joshua Brown

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Victoria Turner

Investor Relations

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ACCESS OUR EXCLUSIVE DEAL ROOM



[Scan or click to open the investor portal](#)