TEXAS ESTATE PLANNING BASICS

Including
Wills and Living Trusts

By Ronald G. Greening
THE GREENING LAW FIRM, P.C.
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**ABOUT THE ACADEMY**
The National Academy of Elder Law Attorneys, Inc. (NAELA) is a professional association of attorneys concerned with improving the availability and delivery of legal services to elder persons. With the emergence of elder law as an acknowledged area of practice, NAELA is striving to define the area of practice, establish practice standards, and create an information network among elder law attorneys. Through NAELA attorneys exchange ideas and information on substantive elder law issues and the development of an elder law practice.

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Texas Estate Planning Basics

How to give what you have to whom you want in the way you want!

Earning money and spending it are two of life’s great pleasures. However, deciding who gets what and how when you are gone is a task most people would rather ignore.

In fact, only 30% of Americans have taken the time to plan their estates. Unfortunately, even many of those who have planned are led to believe that a simple will is all they need.

Estate planning addresses management and distribution of assets upon disability or death. Although it sounds simple, there are challenges that may prevent your estate from being managed and distributed according to your wishes. These challenges can be broken down into three categories: probate, estate taxes, and guardianship.

WHAT IS PROBATE?

Probate may occur whenever someone dies owning assets. However, probate should not be confused with taxes.

The main purpose of probate is to change the title of assets that were owned by a deceased person to his or her heirs or beneficiaries. The title of assets is generally held in the owner’s name. When the owner dies, his assets cannot be transferred without the names on the titles being changed. Typically, the probate court is the only institution authorized to change the title of assets that were owned by a deceased person.

In addition to changing the title, the probate court handles other matters concerning the decedent’s estate. The court resolves disputes, authorizes payment of creditors, inventories assets, and distributes the assets with good legal title to the heirs or beneficiaries named in the will if the probate court finds the will to be valid. If there is no valid will, the assets are distributed according to state law.
Disadvantages to Probate

Although probate is easier in Texas than in most other states, you should be aware of its drawbacks.

First, probate can be a long and painstaking process. Probate can take from several months to several years to complete. There are some cases that take even longer.

Another major disadvantage of probate is that its proceedings and filings are a matter of public record. The probate court records that list your assets and their values and who receives your assets may be open to the public during the probate process and forever after. Community property laws in Texas usually cause all assets of married couples to be listed in the public record.

In fact, many probate court records are available on the internet. This leaves the surviving spouse or other heirs vulnerable to financial scam artists who may have access to information relating to the surviving spouse’s and other beneficiaries’ inherited assets.

Probate will occur not only in the state in which you reside at the time of your death, but also in every state where you own real estate.

Moreover, unless you have a carefully written will, the probate court may require your executor or administrator to post a financial bond to ensure that she fulfills her duties.

Many states’ laws set the fee attorneys and executors can charge. They require that fees be a fixed percentage of the estate. Using this method, fees can range from 4% to 10% or more of your family’s gross estate. But there is good news for Texans! Instead of a percentage of the estate, Texas allows an attorney to charge any reasonable fee, without limitation, to probate an estate. The average attorney’s fee for probate in Texas urban areas is 3.5% of the estate. Many simple probates have even lower fees.

If you are going to use a will-based estate plan, save money by dying as a Texan! Probate costs in Texas are among the lowest in the nation.

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INCAPACITY & DISABILITY

Up to this point our focus has been on the legal consequences of your death. We have yet to discuss the management of your finances in the event you become disabled, either mentally or physically, and unable to manage on your own.

Power of Attorney

A power of attorney (POA) is a legal document by which you appoint an agent to conduct your financial affairs. A common law POA automatically terminates upon the death or mental incapacity of the person creating it. However, you can create a POA that will not automatically terminate upon your mental incapacity. This is called a Durable Power of Attorney and is authorized in the Texas Probate Code.

Powers of Attorney are only voluntarily accepted in Texas. Title companies, stock transfer agents, banks, and others are not required to honor them, and often decline to do so, even if it is a Durable POA. You and your loved ones may learn this alarming fact after it is too late and be forced to pursue a costly, controlling, and time consuming guardianship.

Guardianship

Guardianship is an expensive probate court proceeding (sometimes called living probate) in which a mentally incapacitated person (“ward”) is sued to take away his right to manage his assets and personal care. Those rights are then transferred to a person or financial institution appointed by the probate court to manage the ward’s finances and personal care. After the guardian takes over the ward’s financial responsibilities, the court must then supervise the guardian’s actions. Guardianship can be one of the most humiliating, expensive, and time consuming legal proceedings. First, the court must appoint an independent attorney to represent the disabled person. The fees of this attorney are paid by the incapacitated person. Therefore, the family ends up paying two attorneys who may be arguing against each other. Second, the person designated by the court to manage the ward’s assets (the guardian) must report to the court all financial dealings made on the
ward’s behalf. All income and expenses must be reported down to the penny. The two attorneys and court auditor must then review the income and expenses at least annually. The law requires this in order to insure the ward’s interests are protected. Without adequate estate planning, the chances of having a guardian appointed on your behalf are high.

The guardian takes control of all of the assets and income of the ward. The ward cannot sell his or her own assets or determine how his or her money will be invested without the consent of the guardian. Whether the protected person has any spending money is the guardian’s decision.

Probate courts do not casually appoint guardians. The alleged incapacitated person must be given notice of a petition asking the court to act, must be present at a hearing on the petition, has the right to present and cross-examine witnesses, and receives a court-appointed attorney. Once a guardianship is established, the ward has a right to have accountings and reports from guardians and a right to have the court periodically review the need for continuation of the guardianship.

Guardianship, when properly used, may be a good way to provide continuing management to persons who need such help. The continuing involvement of the court can provide added protection to everyone involved.

Anyone can bring about a guardianship suit. If someone has filed a petition asking for the appointment of a guardian for you, you should contact an attorney (if you do not want the court appointed attorney). This attorney can advise you of the procedures that are involved and the choices available to you. You will have to decide whether to oppose the petition, propose alternative solutions, or oppose the appointment of the proposed guardian in favor of one of your choice.

If a family member needs to have a guardian appointed, you should contact an attorney who is familiar with this area of the law so the necessary pleadings will be filed with the appropriate court and the correct procedures will be followed. The attorney can also advise you of various planning
alternatives to guardianship that may be available. Such choices may include a Durable Power of Attorney, a trust, and other options.

Legal care for the elderly is one of the fastest growing areas of the law. Those over age 80 account for a greater proportion of the American population every year. According to the U.S. Bureau of the Census, in 2010 there were more than 1.9 million Americans 90 years of age or older, up from 1 million in 1990. With our population aging, it is likely that more and more Americans will be subject to guardianship.

So far, that simple will you may have thought adequate to plan your estate has failed to protect your family against both probate, incapacity, and guardianship.

The simple will, or any will for that matter, offers absolutely no protection from the legal proceedings arising out of disability. By this point you should realize that a will may only provide very limited estate planning advantages.

**REVOCABLE TRUST**
**(Living Trust)**

Fortunately, there is a planning tool, the Revocable Living Trust, that can eliminate both probate and guardianship and minimize or avoid federal estate tax liabilities. Broken down into its simplest terms, a trust is nothing more than another way of holding title to your hard-earned assets.

To avoid the cost and hassle of probate at death and guardianship if you become incapacitated, you must transfer the title of your assets out of your name. However, after transferring the title to your property, you obviously don’t want to give up the right to control, manage, and dispose of it.

**Change Title of Assets and Still Maintain Control**

The good news is that you can change the title of your assets and still keep control. You do this by creating your own personal trust while you are alive. Picture the trust as a huge legal box that contains all your assets.
In every trust, there are three principal positions: founder, trustee, and beneficiary. The founder creates the trust and transfers his or her assets into it.

The trustee is the person who, according to the trust rules, manages the assets in the trust. The trustee makes all the financial and business decisions concerning the trust’s assets, including buying, selling, and mortgaging. A beneficiary has only one job – to enjoy the benefits of the trust.

You are the Founder, Trustee, and Beneficiary

When you create your trust, you may lawfully occupy all three positions. No, this is not a fraud or a sham. It is not “one step ahead” of the Internal Revenue Service. It is a very conservative estate planning tool used by many.

When you create and fund your trust, what you have really done is transferred title of your assets from yourself as an individual to yourself as a trustee, to manage for the benefit of yourself as the beneficiary.

By occupying all three positions, you can do anything you want with the assets in your trust. There are no restrictions. You can add new property to your trust. You can sell assets from your trust. You can spend assets in your trust if you want. You can amend, terminate, or revoke it at any time.

Trusts Can Eliminate Guardianship and Probate

With your assets in a trust, if you become incapacitated, there may be no need for a guardianship proceeding. This is because in your trust document you named a successor trustee to manage your assets for you if you become incapacitated. When you die, all assets in the trust will avoid probate because that trust already has title to the assets. The successor trustee you name will follow your instructions regarding the management and distribution of the assets.

What this means is, when you transfer the title to your assets to a trust, probate and guardianship attorney fees and court hearings can be avoided. There will be no
probate court delays in distributing the assets. The successor trustee you selected will distribute your property according to the terms of the trust. There will be no public record of your assets, their value, or who receives them. No one other than the people you have named in your trust will ever know the details of your financial or estate planning.

**Possible Distributions**

Regarding distribution of assets, you have unlimited choices. Some frequently used options are:

**Outright Distribution**

A financially responsible child could receive his or her share outright immediately upon the death of both parents.

**Young Beneficiaries**

For young beneficiaries, most of our clients leave assets in trust for their general welfare until they are 18 years old. Between ages 18 and 26, the children receive trust assets only to pay for higher education. After that the assets may be equally divided and distributed over a period of time – perhaps equal to 1/3 of the child’s earned income, for instance.

**Heritage Trusts**

Heritage Trusts are great vehicles to protect a beneficiary’s inheritance while ensuring that the trust assets are used according to your wishes. A Heritage Trust is essentially a trust created by you that generally does not hold any assets until after you die. Heritage Trusts usually place your child as both beneficiary and trustee when they reach a certain age, but limit the things trust assets can be used to pay for, as defined by you. In this way, Heritage Trusts can: protect assets from the child’s spouse in the event of divorce; protect assets from creditors in the event of financial hardship; and upon the death of the child, remaining assets may be distributed to other beneficiaries according to your wishes. A Heritage Trust provides both security and structure to the assets within the trust.

**Supplemental Needs Trusts**

A Supplemental Needs Trust (SNT) is a trust that has special provisions tailored for a beneficiary who is receiving, or is likely to receive in the future, governmental assistance, such as Medicaid and Social Security. Using a SNT in this situation accomplishes two
goals. First, it does not disqualify the beneficiary from receiving public assistance while providing a way to support those needs that are not met by public assistance programs, e.g., routine dental care, recreation, and expenses for family members traveling to visit the beneficiary. Second, for married couples, SNTs provide a way to preserve some of a couple’s assets to pass down after they are both deceased, even though one of them needs government support, such as Medicaid or S.S.D.I.

These options and many others can be customized by your attorney to reflect your desires and the needs of your family.

**Choosing a Trustee**

Naming a trustee requires careful thought. Most people choose to be the initial trustee of their trusts, but a successor trustee will have to be named to take over after the death or disability of the founder(s). Family members, friends or financial institutions are often available to serve. Your attorney is able to counsel you regarding your decision.

As noted above, you can serve as your own trustee or you can appoint another individual, or a professional trustee such as a bank or trust company. Most people appoint another individual such as a spouse, a relative, or a friend to serve as successor trustee. When deciding whom to select as trustees, you should consider whether they are worthy of your trust and willing to accept the job.

A professional trustee may be the best choice if your property will be difficult to manage or distribute. The disadvantages of professional trustees are that they can be impersonal and charge annual fees ranging up to three percent or more of the value of the trust assets. Furthermore, many professional trustees are unwilling to serve if the value of the trust assets is less than $1,000,000.

Your trust will describe the duties of your trustee to manage the trust property, keep records, prepare tax returns and make distributions to your beneficiaries. Your trust can also designate a successor trustee or provide instructions on how to select additional successor trustees.
What about Income Taxes?

For income tax purposes, you are taxed in exactly the same way as you would have been without the revocable living trust. The founders of a revocable living trust continue to pay their income taxes just as they have in the past. When you are the founder and the beneficiary, there are no new income tax forms to file for your trust.

IRAs and 401(k)s

Naming individuals instead of a qualified trust exposes your retirement plan beneficiaries to a host of problems. These include the appropriation of assets by creditors and ex-spouses; loss of government benefits; and the levy of heavy taxes. All of these problems and more can be avoided by naming a qualified retirement plan trust as beneficiary instead of an individual.

Trusts are Valid

The Texas Trust Code and the laws of all other states provide for the creation and use of the revocable trust. The Texas Supreme Court has even written about the benefits of trusts in Texas.

Your attorney can help you establish a trust-based estate plan for yourself and your loved ones. You can change or revoke your trust plan at any time. As founder, trustee, and primary beneficiary, you control every aspect of how your property will be used. You also appoint your successor trustees, naming as many or as few successor trustees as you like, with specifications of who takes care of what. Of course, a trust-based estate plan truly comes to life when you add your specific instructions with the help of your attorney.

A Word of Caution

Proper estate planning revolves around your relationship with a licensed attorney. Unfortunately, there are many businesses and salespersons masquerading as estate planning professionals. They are inundating the public with sales schemes that involve selling wills, trusts, and other estate planning tools without the involvement of attorneys to design and draft documents specifically addressing their clients’ needs and desires. These plans represent the opposite of proper planning.
The trust planning process requires professional thoroughness by attorneys and respect for the overall well-being of the client and the client’s family. It aspires to the highest ethical professional behavior and lends dignity to the client and the planning process.

Trusts are not for everyone, but many people can save time and money by eliminating the need for guardianship and probate. Deciding whether to create a trust requires analysis of the value of your assets, the types of assets you own, and your personal preferences concerning their management. Real estate you own located outside your state of residence may require more than one probate on your death. Trusts can eliminate such expense and delay.

Making Estate Plan Changes

Review your estate planning tools whenever important life changes take place: when there’s a change in the way you want your estate to be distributed; a change in the person or persons you wish to serve as your successor trustees under your trust; a change in marital status; the death of a beneficiary or successor trustee; a significant increase in your net worth, a receipt of retirement benefits from prior employment, a sale of significant assets, you move to another state, or a drastic change in your health. Be sure your estate plan keeps pace with the value of your property and changes in the tax laws. It may be time to revise your existing trust or draft a new one.

Never try to make a change by inserting or deleting words in your will, trust, or other estate planning documents. You could upend your entire plan!

ESTATE TAXES

If you are going to die, die as a Texan. It’s a good deal! At this time, the State of Texas does not tax estates or beneficiaries of estates.

The Federal Estate Tax is a flat 40% after an individual exemption of $5,250,000.

If your estate is greater than the estate tax exemption ($5,250,000 to be adjusted for inflation after 2013), you should seek counsel to learn how you can reduce, if not eliminate, the estate tax burden on your estate when you die.
1. **A trust avoids probate.** With a trust, your assets can go directly to your beneficiaries after your death. Probate attorney fees and court costs can be avoided. There will be no court delay in distributing your assets and your estate planning goals will be completely private.

2. **A trust eliminates guardianship proceedings.** If you become incapacitated or are unable to manage your estate, the successor trustee you have named will step in and manage your affairs without delay, government interference, or needless expense.

3. **A trust can protect children from a previous marriage.** Both the surviving spouse and children from a previous marriage can receive fair treatment and protection under the terms you want in your trust.

4. **A trust allows you to determine the way your estate is managed and distributed even after your death.** A trust can create protective trusts for young children, disadvantaged children, adult children, and grandchildren. It can provide care, support, and education for your beneficiaries by turning over assets to them at a certain age or under conditions chosen by you. Even insurance proceeds can be paid to the trust so your successor trustee can manage them for the benefit of your family.

5. **A trust can ensure that your wishes are carried out and are protected from attack.** Most trusts contain a “no contest clause” which can protect your estate from attacks by greedy beneficiaries and their lawyers.

6. **A trust can reduce or eliminate federal estate taxes.** A trust with the appropriate trust provisions can allow a married couples to pass two estate tax exemption amounts absolutely estate tax free to their beneficiaries. This goal can also be accomplished by setting up a testamentary trust in a will.

7. **A trust gives you peace of mind.** Most importantly, when your trust is completed, you and your family will relax, knowing that your estate will be managed and distributed by someone you have selected and trust.
## Typical Estate Planning Tools

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<td>Authorizes termination of artificial life support systems if there is a terminal illness and death is imminent.</td>
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<td>Authorizes someone to manage your property even if you become mentally incapacitated.</td>
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<td>Declaration of Guardianship</td>
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<td>Disposition of Remains</td>
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<td>Other Documents</td>
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About the Author

Ronald Greening, Attorney and Counsellor at Law, is the founder of The Greening Law Firm, P.C. After working as an electrical engineer for three years and returning to law school, he has been in active legal practice since 1975 and back home in Austin since 1983. He is a member of the Real Estate, Probate & Trust Law Sections of the State Bar of Texas and the Probate and Estate Planning Law Section of the Austin Bar Association. He is also a founding member, past president, and director of the American Academy of Trust Estate and Elder Law Attorneys and a member of the Texas and National Association of Elder Law Attorneys and member of the Estate Planning Council of Central Texas. He is fully licensed by the Texas Supreme Court, Washington, D.C. Court of Appeals and various federal courts. His practice is limited to estate planning, estate administration, probate, elder law and Medicaid planning.

Ron lives on Lake Travis where he had a pet Longhorn steer living in his backyard. You can see a steel sculpture of his Longhorn in front of Ron’s Austin and Georgetown offices.

Ron advocates the education of the public and financial planning professionals to help people make informed decisions relating to their estate planning including the use of trusts as a proven way to protect families from the expense and delay of guardianship and probate, and to minimize federal estate taxes. His motto: Proper Planning Adds Predictability.

The Greening Law Firm, P.C. is committed to researching and preparing high quality, tax-sensitive estate plans. The mission of the law firm is to help you accomplish your estate planning goals and to take the mystery out of the estate planning process. The Greening Law Firm, P.C. clients have their estate plans explained in straight-forward language that they and their families can understand. Your loved ones should be relieved of needless court interference, public records, attorney fees and government interference when your estate is settled. You should have the peace of mind that comes from knowing your loved ones are legally protected thanks to your estate planning decisions.

The Greening Law Firm, P.C. conducts workshops for the public as well as accredited continuing education seminars for C.P.A.’s, C.F.P.’s and other professionals. The firm offers free initial office consultations regarding estate planning, probate, estate administration, and Medicaid planning. Please call 512.476.0888 or 512.931.0888 for information regarding upcoming workshops or to schedule a complimentary consultation.

Call 512.476.0888 or 512.931.0888 (our Georgetown office) if you would like to receive additional copies of this book.

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This book is designed to provide you with general information about estate planning. It is not meant to give specific legal or tax advice. The actual structure of your estate plan may involve complex legal and tax issues not addressed in this book. Every estate plan must be designed to meet the needs and desires of the individual. You are advised to seek competent legal counsel to develop your estate plan.

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