



What You Need to Know About

Probate in Maryland

Answers to Common Questions

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Charting a course for life's legal journeys.™

Frame & Frame Attorneys at Law have served the community for over 70 years by providing skilled, knowledgeable, and dedicated legal services for estate planning, probate, elder law, special needs planning, and guardianship.

Choosing the right attorney to represent you and your family, for these very personal matters, is an important decision. Often, these decisions affect very intimate aspects of you and your loved ones' lives. Our entire practice is focused on providing solutions that make your life easier.

We understand that you want someone who will listen to your story and address your concerns. Our experienced attorneys

provide legal services with discretion, care, and compassion. This area of law is truly rewarding to each member of our team, since it provides us the opportunity to truly take the weight off your shoulders.

We believe in helping people with thoughtful planning, guidance during times of crises, and creating a clear path forward. By serving as your family's lawyer and trusted advisor, the attorneys at Frame & Frame can help you and your loved ones by charting a course for life's legal journeys. We hope this guide helps answer your questions, make more informed choices, and understand the legal options that are available to you.

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After A Loved One Dies

At Frame & Frame, we have been helping families with the probate and the legal issues you need to be aware of, after a loved one dies, for over 70 years. This guide provides an overview of the resources and materials we have found most helpful to assist you with the estate and probate processes in Maryland.

EMOTIONAL SUPPORT COMES FIRST

After a loved one dies, there are many emotional, financial, and logistical considerations. First and foremost, you and your family may need emotional support as you go through the grieving process. It's important to understand that, although there are many different theories about grieving,



everyone approaches the grieving process differently. It's important to talk with your friends and family about how you are genuinely feeling.

The death of a loved one can be overwhelming, so many seek out professional help when struggling with the loss. There are a wide variety of resources available to assist you with emotional support. You can start with your own doctor, the hospital, a therapist, or even a support group to find the help you need.

It's so important to get the emotional support you need because there are many important legal and financial issues that will need to be considered in the coming days, weeks, and months ahead. If you need additional guidance, please don't hesitate to ask us.

The Probate Process

When an individual dies in Maryland, unless they have a trust, their assets first have to pass through probate before they can be transferred to beneficiaries. **Probate is the legal process of validating a person's will and making distribution pursuant to the terms of the will.** Our probate attorneys can assist you with some or all of these legal processes while being sensitive and compassionate to your needs.

During probate, the Personal Representative of the estate (or their Probate attorney) is tasked with locating assets, paying debts and taxes, and, lastly, distributing assets to beneficiaries. Probate, which is implemented to combat fraud, can be a time intensive and expensive process. It can take anywhere from six months up to several years, depending on the assets involved. Probate can be avoided, however, by placing assets in a trust ahead of time. By doing so, you ensure that your family and children have access to these assets without waiting for them to pass through probate.

After a loved one dies, there are a wide array of emotional, financial, and family decisions to be made. In some cases, with proper pre-planning, the probate process may be avoided or at least simplified. Without proper planning, probate may be required to transfer a deceased person's assets to the beneficiaries. How complicated the estate administration process is, depends on:

- Did the deceased person leave a Will?
- Who is the Executor named in the Will?
- What is the nature of the deceased person's assets?
- Are there creditor claims?
- Do any tax elections need to be made?
- Were any trusts created in the Will?

Dying without a will can lead to unique challenges or surprises, when it comes to the probate process. A probate attorney can be immensely helpful in diffusing these family challenges and proceeding in a logical and legal manner.

DOES EVERY ESTATE HAVE TO GO THROUGH PROBATE?

There are estates of all sizes that can benefit from probate services. A regular estate is valued at \$50,000 or *more* (\$100,000 or more if there is a surviving spouse) and typically is required to go through the probate process. If the property of the decedent subject to administration in Maryland is established to have a value of \$50,000 or *less* (or \$100,000 if the spouse is the sole legatee or heir) the estate may be administered as a small estate.

In establishing the value of an estate only the assets held in the name of a decedent alone and/or an interest held as tenants in common are considered. The value is determined by the fair market value of property less debts of record secured by the property as of the date of death, to the extent

that insurance benefits are not payable to the lien holder or secured party for the secured debt. A probate attorney can help you determine if the estate needs to go through the probate process.

- **Regular Estate** - property of the decedent subject to administration in Maryland is established to have a value in excess of \$50,000 (in excess of \$100,000 if spouse is sole heir).
- **Small Estate** - property of the decedent subject to administration in Maryland is established to have a value of \$50,000 or less (\$100,000 or less if the spouse is the sole heir).

DO I NEED PROBATE IF I HAVE A COPY OF THE WILL?

The outcome of probate, that is, the inheritance and to whom it goes, depends upon the legal documents put into place by the deceased person before death. If there was a will, the probate court first decides its validity and names an executor. The settlement of creditor claims and helping families navigate the probate process provides comfort to survivors experiencing the grieving process. The deceased's assets may pass to the heirs by beneficiary designations on life insurance policies and retirement plans. If the designations are to people who have already passed on, those assets may have to go through the probate process and distributions must be approved by the court. It's vitally important that you consider all of the legal implications and the probate process, before distributing any assets.

WHAT ARE CONSIDERED NON-PROBATE ASSETS?

Maryland has specific guidelines to determine which assets must go through probate and which assets can be distributed outside of probate. Property outside of probate include assets like a family home that is owned as Joint Tenants where the surviving joint tenant becomes the owner of the property. Another example is Tenancy by the Entirety where assets are owned by a married couple. Beneficiary Designations on assets is yet another example. These might include retirement accounts, life insurance policies, annuities, or certificates of deposit. These assets pass by operation of law to the beneficiary named by the owner prior to death. Finally, Payable (or Transfer) on Death Accounts (POD or TOD accounts) also do not pass through probate. Funds in bank accounts and brokerage accounts can also have beneficiary designations but an attorney should review any and all accounts to ensure the law is complied with and to avoid penalties.



Duties of a Personal Representative

In Maryland, after a person passes, a Personal Representative is appointed by the court. The Personal Representative is responsible for identifying probate assets, filing forms and tax returns required by law, paying administrative expenses from the estate assets, responding to creditor claims, filing final taxes, and overseeing the distribution of assets under the will. The Personal Representative is often named as part of the will, but if there is no will, a Personal Representative may be assigned by the state and all assets will be distributed according to Maryland Law. If a Personal Representative is not included in the will, the Register of Wills may admit the will to probate and appoint a personal representative.

WHAT ARE THE DUTIES OF THE PERSONAL REPRESENTATIVE?

In addition to opening the estate, the Personal Representative is responsible for a variety of other duties, including but not limited to, filing an information report, reporting assets on inventories, submitting appraisals, and filing accounts.

OPENING THE ESTATE

If you are the Personal Representative of an estate, you must open the estate promptly, after death, according to Maryland Law. Generally, the Personal Representative will petition the court for probate and this person is often named in the Last Will and Testament. However, it's important to note that the estate can also be opened by creditors of a decedent's estate, so it's important for the Personal Representative to be aware of the legal implications and obligations associated with the estate and probate process. Many Personal Representatives seek the assistance of a probate attorney to assist with this process and to reduce the burden and liability associated with probate in Maryland.

DO YOU HAVE A VALID WILL?

If the decedent died with a valid will, the distribution of assets will likely be stated in the will and the Maryland Orphans' Court will supervise the estate through the probate process. In Maryland, a will must be signed by the person making the will and attested to and signed by two credible independent witnesses in the presence of the person making the will. The person executing the Will or Codicil must be at least eighteen years old and legally competent. The Will or Codicil should be dated. There must be conformity with all the requirements under Maryland Law and it is advisable to have a Will or Codicil prepared by an attorney.

WHAT IS A CODICIL?

A codicil is an amendment to a will. There can be more than one codicil. After death, all codicils must be presented to the Register of Wills along with all original wills.



WHAT IF THERE IS NO WILL?

If there is no will, Maryland Law will determine the distribution of assets. This can be a complicated process and may not necessarily align with the decedent's last wishes, so having a valid will is always best.

If someone passes away, what happens to their estate depends on their surviving family members, for example:

- If they have a spouse (or registered domestic partner) and minor children, the spouse gets half of the estate, and the minor children share the other half.
- If they have a spouse and only adult children:
 - If the adult children are also the spouse's children, the spouse gets everything.
 - If the adult children are from a previous relationship, the spouse gets the first \$100,000 and half of what's left, while the adult children share the other half.
- If there are no surviving family members or stepchildren, the estate goes to the Board of Education or the Department of Health.

Having no will puts the distribution of your assets in the hands of the state to be determined according to Maryland Law, which changes from time to time

BEGIN GATHERING INFORMATION

Regardless of whether or not you have a will, it is helpful to begin gathering the following information. Your probate attorney specializes in assisting with this time-consuming process and will often have additional resources to help locate important information and documentation that may be required. Your attorney can save you considerable time and resources by helping gather:

Personal information about the deceased:

- Full name (including maiden or previous names)
- Social security number
- Date of birth
- Date of death
- Age
- Gender
- Race
- Marital Status
- Spouse's first and last name
- Highest level of education completed
- Occupation
- Place of birth
- Fathers first and last name
- Mothers first and maiden name
- Resume or work history
- Veteran status
- Motor Vehicle License
- Life Insurance Policies

Information you should gather to review with your attorney:

- Family members, ages, and addresses;
- Any 'interested parties' who are named in the will or who may be an heir;
- All known assets;
- All known income;
- All known bills, debts, or creditors;
- All email, social, and on-line accounts.

DETERMINING THE VALUE OF THE ESTATE

In Maryland, if the estate is worth more than \$50,000, you'll want to immediately engage a Probate attorney to begin the probate process. The value of the estate is determined by evaluating:

- Real Estate
- Vehicles
- Bank Accounts
- Life Insurance Policies (if there are no beneficiaries named)
- Stocks, Investments, Retirement Accounts, Pensions, 401k's
- Any and all other assets or properties owned by the deceased person

WHAT IF PROPERTY IS DESIGNATED TO BE PASSED TO MINORS?

If property passes to a minor (a person under the age of 18) and no provisions have been made in the will for a trust or custodian, the Orphans' Court may appoint someone to serve as Guardian for the *property* of the minor and/or as Guardian of the *person* of the minor wherein they are responsible for caring for the minor and making important decisions regarding health care, education, or provisions for the minor.

HOW LONG DOES THE PROBATE PROCESS TAKE?

The length of the probate process is completely contingent on the value of the estate, whether or not the person had a will, if there are any contests to the will, whether real property needs to be sold and a variety of other factors. In very general terms, the average probate process is 6-12 months.



While family and friends may be well-intentioned, it's important to seek legal guidance to ensure that you are complying with Maryland probate laws and to avoid common mistakes.

ADDITIONAL LEGAL ITEMS THAT ARE PART OF THE PROBATE PROCESS:

The probate process can be challenging to navigate, especially while you are grieving the loss of your loved one. The documentation and legal filings can be overwhelming and time-consuming. However, the attorneys at Frame & Frame have been assisting clients with this process for over 70 years and provide sound legal guidance to take the weight off your shoulders. Below is a list of items that Frame & Frame can assist with, as part of the probate and estate closing process.

- Assist Executors and Trustees
- Order and Distribute Death Certificates to Creditors
- Open the Estate & Obtain Letters of Administration
- Deal with Creditors, Employees and Others
- Locating Heirs
- Bond Requirements for an Estate
- Arrange for an Appraisal and Sale of Property
- Arrange for Donation/Sale of Household Items
- Obtain and File Probate Pleadings and Documentation
- Defend Will Contests
- Assist with Estate Tax Returns
- Preparation and filing of the Petition for Regular Estate and all pleadings required by the Register of Wills to open the Estate;
- Obtain Estate Bond;
- Obtain Letters of Administration;
- Obtain EIN and assist with opening of estate bank account;
- Arrange for and obtain appraisal of all real properties and all personal property (if necessary);
- Prepare Inventory (due within 90 days of estate opening);
- Assist client with clean out of real properties and sale, distribution or donation of personal property;
- Provide client with list of referrals if needed (e.g. real property appraiser, personal property appraiser, real estate agent, auctioneer, financial planner/advisor, accountant/tax advisor)
- Obtain copies of documentation for each asset (with client's assistance)
- Prepare and submit documentation to liquidate or transfer stocks or stock accounts;
- Review all documents provided by client re: all income and expenses of the estate;
- Review estate account statements;
- Negotiate any outstanding claims;
- Prepare and file Administration Accounts
- Arrange for preparation of U.S. Fiduciary Form 1040 tax return.
- Finalize and close Estate



If there are family dynamics that further complicate your situation, our probate attorneys can provide legal guidance and assist with the various items required to ensure that the estate is closed in accordance with Maryland law.

15 Common Mistakes To Avoid

As the executor of an estate, also called the Personal Representative in Maryland (hereinafter referred to a PR), you have certain legal obligations and a fiduciary duty to take certain actions, or inactions, on behalf of the estate. Otherwise, you may be held personally liable to the beneficiaries of the estate. Below are 12 mistakes to avoid when acting as Executor or Personal Representative for probate purposes.

MISTAKE #1 - USING A POWER OF ATTORNEY AFTER DEATH

A power of attorney is no longer valid after a loved one dies. According to the Maryland Attorney General, once a person dies, any power of attorney, either financial or medical, becomes invalid, and the will or trust becomes the legal document that controls all decision making regarding the burial, funeral, last wishes, and finances. As such, it is vital that everyone have an updated will and that it is kept in a place that is easy to locate. A power of attorney cannot be used to access or close bank accounts, etc. so seek legal advice if there is no will.

MISTAKE #2 - WAITING TOO LONG TO OPEN THE ESTATE.

This happens much too often and often at a cost to the estate and ultimate beneficiaries or heirs. Part of your job as the personal representative is to open the estate within a reasonable time after the person's death. You either do not know that you are required to open an estate or figure that it will all go away if you do nothing. It will ultimately catch up to you. As time goes by, bills and taxes continue to accrue, creditors start calling and heirs become impatient. Waiting too long can cost the estate money, which losses are ultimately passed on to the heirs. Your role is to administer the estate, such that it moves forward, the assets are distributed and the estate is eventually closed. If you feel that you cannot effectively manage the estate or are not a well-organized person, then you may want to think twice about agreeing to be the executor to begin with. The loss of a loved one can be devastating but delaying the probate process just adds another layer of stress and pressure to your grieving process. Take time to mourn and take care of your family and then take action. The longer you wait, the greater the demands.

MISTAKE #3 - FAILING TO ADVISE THE HEIRS OR BENEFICIARIES.

As an Executor or Personal Representative, you have a fiduciary duty under the law. You must notify and update the heirs at various stages of the estate. The heirs will receive a notice from the

A Power of Attorney Is No Longer Valid After Death

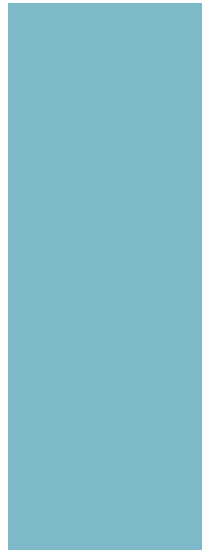
A Power of Attorney is designed to help a loved one take care of certain medical and financial decisions while a person is living and either unavailable, incompetent or otherwise incapacitated.

After a person dies, the power of attorney is no longer valid; it can no longer be used to manage a person's affairs. After a person passes, the Will takes effect and determines who will manage the estate and how assets should be distributed. All assets (cars, houses, bank accounts, etc.) are subject to the probate process unless there is a Trust already established. Your attorney can help you navigate these issues.

Register of Wills that an estate has been opened, but very often a PR will start the probate process without communicating with the heirs, so that the first time that they are hearing about the estate is when they receive the notice from the Court. This can lead to mistrust and the misconception that you are doing something wrong. It is always best to be transparent and to keep the heirs reasonably informed and up to date throughout the process. Even if you ignore them, they will not go away. If an heir does suspect improper actions, even if not true, they have the right to file a petition to ask that you be removed as Personal Representative and replaced with someone else, either the successor named in the will or an independent person chosen by the Court.

MISTAKE #4 - DISTRIBUTING ASSETS OF THE ESTATE PREMATURELY.

Often a PR will begin making distribution of assets of the estate before the estate is even open. This is prohibited. The Will may state that a vehicle should go to a certain relative or antique furniture to a friend. If the asset is distributed prematurely, this could be a huge problem. Depending on the instructions in the Will, the estate may be responsible for paying the inheritance taxes or the person inheriting the asset may be responsible for those taxes. If the asset is distributed before the tax or expense is collected from the heir, the estate may not be able to recover it later on. Additionally, creditors have a specific amount of time to file claims against the estate. If the estate has limited cash or insufficient funds to pay those claims, they may be disallowed or they must be prorated. Time for filing claims expire, there may not be enough to cover the claims and the PR may become personally liable for those debts.



MISTAKE #5 - FAILING TO PROPERLY TAKE CONTROL OF AND PROTECT ASSETS.

This is especially critical for real estate. As part of your job as PR, you must immediately secure the real property against break-ins and trespassers, maintain property insurance, and protect against loss for nonpayment of taxes and mortgages. If you do not live near the city or state where the property is located, this may be challenging for you, especially if the curb appeal suffers and squatters take over. You should work with a good Realtor that is experienced in selling probate and estate properties and can help you maintain the property and keep it in good repair pending sale. The agent should have a wide array of resources that they can recommend to help you with the repair and maintenance of the real property if needed. You must also take exclusive control of the estate's cash and financial accounts and close out all credit cards. Any person who had access to accounts through ATM cards, debit cards or credit cards, must be denied further access to those accounts.

MISTAKE #6 - CONFUSING PROBATE AND NON-PROBATE ASSETS.

When handling an estate, the PR must differentiate between the probate assets and the non-probate assets. Probate assets are assets that were owned by the decedent in his or her sole name at the time of death or owned as tenants in common, if it is real property. To determine the legal ownership of real property, you must read the deed which conveyed the property to the decedent. There are several ways that real property can be titled and it will determine if the property passes through the estate or not. Assets that are titled jointly with another person, as joint tenants with rights of survivorship, will generally become the property of the surviving owner according to the multi-party account statute. Other assets that have beneficiaries named, such as life insurance policies, retirement accounts, CDs and payable on death or transfer on death accounts. It is important to refer to the account documents to determine the ownership as of the date of death to decide whether the assets will be subject to the probate process or is automatically distributed by operation of law or by contract.



MISTAKE #7 - NOT KNOWING HOW TO PROPERLY VALUE THE ESTATE ASSETS.

It is imperative that the estate assets are properly valued. This, in itself, can be a complex process. For personal property, generally you will need a certified or court accepted appraiser to appraise the value of the property. That can include the furniture, household items and all the “stuff” in the home. It can also include vehicles. Regarding real property, a decision has to be made as to whether an appraisal is appropriate or whether a comparative market analysis or the state tax assessment should be used as the basis for the value as reported on the inventory. This decision will involve a discussion of the potential tax liabilities and the

best way to avoid paying unnecessary taxes.

MISTAKE #8 - FAILING TO PREPARE AN ACCURATE INVENTORY OF ASSETS.

If the decedent owned any assets in his or her sole name, including real property, vehicles, bank accounts, stocks or personal property, the only method to transfer or convey the asset to the heir is through the probate or estate administration process. When filing an Inventory, it is important to accurately report the assets that are properly included in the estate. The Inventory is a snapshot that tells the Court what assets the decedent owned as of his or her date of death and how much those assets were worth as of that date. The PR is required to report all assets in the name of the decedent, no matter what type of asset it is, with a few exceptions. The PR needs to understand which assets pass through the estate and which assets do not (non-probate assets). Once appointed, the PR may be obligated to investigate and locate assets of the decedent, as it is not always that clear what the estate assets are. Is there real property, specific items to be passed to specific people, oil, gas or mineral rights that need to be disposed of, or rental income to collect? This can be a daunting process but still necessary. Our attorneys can simplify this process too.

MISTAKE #9 - NOT KEEPING ACCURATE ACCOUNTING RECORDS.

As the PR, it is extremely important to keep accurate records as to what is deposited into the estate account and what is disbursed from the account. You will be required to file administration accounts, which report to the court all additions or losses of the estate and all expenses of the estate. If you fail to keep accurate records, it will be very difficult to prepare the accountings and be able to itemize the expenses, account for any gains or losses, dividends and interest on investments. Your estate attorney will handle all of this for you but you will still need to provide the attorney with all of the records and ledgers relating to the estate account in order to properly prepare the administration accounts and make final distributions. Sometimes accountants can also assist



you with the preparation of the administration accounts. When the estate is ready to close, a final account is filed with the Court, which the Court must review and approve prior to final distribution. The numbers must be accurate to the penny or the final account will not be approved. In cases where the records were not properly kept, the beneficiaries have the right to file objections to the final account. If this happens, the court will set the case in for a hearing to determine whether the account is correct and order corrections or modifications. This can delay the probate process for many months when it should

have taken half that time or less.

MISTAKE #10 - NOT PICKING UP MAIL FROM DECEDENTS PROPERTY.

As soon as you are appointed as the PR of the estate, you should contact the local post office and request that all mail be forwards to your address or to another address or Post Office box that you have access to. The reason for this is so that you don't miss important notices and claims from creditors and/or lenders. Additionally, it can help to locate assets that you may not be aware of. Unless statements and documents are sent electronically, you will receive bank statements, credit card statements and 1099s, which can help locate other estate assets. Lastly, if the mail piles up at the property, it could give burglars or squatters an indication that the property is vacant.

MISTAKE #11 - PAYING DEBTS AND BILLS OF THE DECEDENT IN THE WRONG ORDER.

When an estate is opened, a creditor has 6 months to file a timely claim in the estate requesting payment of the balance due. If the claim is valid, not barred by the applicable statute of limitations and filed in a timely manner, then it may have to be paid. Per Maryland law, there is an order

of priority when paying the expenses, final bills and debts of the decedent. If bills or debts are erroneously paid from the estate or paid in the incorrect order, the PR may be held personally liable to the creditors or to the beneficiaries or heirs for those monies paid out incorrectly.

MISTAKE #12 - FAILING TO TAKE FINAL STEPS TO CONCLUDE THE ESTATE.

Once the real property is sold, the bank accounts liquidated, any necessary tax returns are filed and all claims and expenses are paid, it is time to close out the estate. In order to close a regular estate, which is an estate that has more than \$100,000 in assets (or more than \$50,000 in assets if the spouse is the sole heir) a final administration account must be filed which shows additions to and losses from the estate, the final expenses of the estate and the final distributions as directed in the Last Will and Testament or, if there is not Will, per the Maryland laws of intestacy. The account has to be reviewed and approved by the Orphan's Court. Once the Court approves the final account, the PR must wait an additional 20 days in order to allow exceptions to be filed. Once that period expires, then distributions may be made. It is strongly advised to mail distribution checks to the beneficiaries by certified mail so that you have a record that they actually received the distribution, or else have them actually sign a receipt for the property or money that they receive. If real property is not sold but is conveyed to a beneficiary in kind, the PR must make sure that a deed of distribution is prepared and recorded with the local land records office. If this final step is not taken, then there could be serious problems in the future when the real property is ultimately sold, which may cost the estate significant legal fees and court costs in order to remedy. The PR would be personally responsible for these additional costs and expenses, as all other estate assets would have been previously distributed from the estate.

MISTAKE #13 - TAKING ACTIONS THAT POTENTIALLY CREATE PERSONAL LIABILITY.

Take caution to fulfill your legal obligations and duties as the PR. If you mishandle the estate funds, use them for your own benefit or fail to properly protect and account for the estate assets, you could be personally liable to the beneficiaries or heirs of the estate. Many people are not aware of this and the fact that your personal assets and money can be at risk if you make mistakes or mismanage the estate. The court could hit you with penalties and sanctions in order to fix any damage that was caused.

MISTAKE #14 - MIS-INFORMATION BY FAMILY & FRIENDS

Just because your best friend or cousin has been through probate or may even be an attorney does not mean they are qualified to represent you in matters of probate and estate. Estates can be complicated and this area of law is very specific. Seek legal guidance from an experienced probate attorney such as Frame & Frame Attorneys at Law.

MISTAKE #15 - NOT USING TRUSTED RESOURCES

You should hire an experienced estate administration and probate attorney who can guide you through the probate process. In addition, most estates require assistance from other professionals such as a Realtor, CPA tax advisor, and/or a financial planner. Not every CPA has experience with filing 1041 or 706 tax returns and not all financial planning advisors will know how to deal with the distribution of estate assets. Your probate attorney can often recommend trusted resources. Pick a team of experts that specialize in these matters. The experienced probate attorneys at Frame & Frame can literally help take the weight off your shoulders.

Charting A Course

for Life's Legal Journeys

The probate process can put a lot of strain on you, especially when you are grieving the loss of your loved one, as well as taking care of your family, working your regular job, and dealing with your everyday obligations. You can avoid much of the stress, anxiety and pressure that goes along with the obligations of being an Executor or Personal Representative by letting Frame & Frame assist you with this process. Our clients literally leave our office with a weight lifted off their shoulders.

The attorneys at Frame & Frame have been serving the legal needs of our community for over 70 years. We have served as a trusted advisor and legal guide for families during times of crisis. Contact the experienced attorneys at Frame & Frame today.

**We offer a variety of ways to meet with you,
allowing you to take care of *your* business at *your* convenience.**



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