### JoAnn Gromowski, Esq.

Academics: Attorney JoAnn Gromowski obtained her Bachelors of Science Degree from the University of Wisconsin-Whitewater in 1993; she then went on to Marquette University in Milwaukee where she obtained her law degree in 1998.

JoAnn began her career in law in 1992 when she was an intern for a County Circuit Court Judge. During her education, she held internship positions with Judges at both the State Court and Federal Court levels. JoAnn studied law abroad in Cairo, Egypt.

In addition to her law degree, she previously obtained her licenses in Accident & Health Insurance, Life Insurance, Real Estate Broker, and her investment license Series 6 and Series 66. She continued her education by taking MBA courses in Finance.

**Philosophy:** JoAnn wants to educate her clients in all the options available to them based on their needs both now and in the future. She wants her clients to feel comfortable with her and call her no matter what the question is. If she can not solve your legal problem, she will help you find an attorney who can.

<u>Family:</u> JoAnn is a native of Wisconsin and reside in the City of Mayville, along the beautiful Horicon Marsh. She is the youngest in her family with four older brothers. Coming from a large family she has many nieces, nephews, great nieces and great nephews. JoAnn's daughter is in college. In addition, JoAnn's mother resides with her and their Golden Labrador.

# Attorney Counselor Mediator



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## Gromowski Law Firm, LLC



Estate Planning, Elder Law, Corporate and Business Law, Real Estate, Contacts and Landlord/Tenant Law

Assets Management Legal Services

### **ESTATE PLANNING**

You have Planned for Everything—Right???

You might not have thought of it, but every major event in your life takes some planning.....end-of-life events are no different. With the proper protection you can make sure everything is anticipated and taken care of in advance. Funds used for funeral expenses and avoid probate.

The loss of a loved one is a very stressful, emotional time. The last thing a person wants to do is burden their family with additional stress of legal and financial matters. That's where Gromowski Law Firm, LLC can offer peace of mind. By taking a proactive approach to Estate Planning we can help you focus on the family that will be left behind and what they will need to handle. When the complex matters of real estate, financial and tax matters are all preplanned, you are saving your family countless hours and great expense of going through Probate Court. Whether your estate is large or small, Estate Planning will insure that your final wishes are carried out and that your family remains burden free.

Ask us about: Avoiding Probate, Last Wills and Testaments, Living Trust, Irrevocable Trust, Special Needs Trust, Marital Property Agreements, Health Care Power of Attorney, Durable Power of Attorney for Finance, Life Estates, Payable on Death, Transfer on Death, Guardianship, and Nursing Home planning.

### **ELDER LAW**

As we grow older, seniors and the disabled know that their independence, financial security and quality of life are very important. Medical costs can quickly consume an entire estate. Elder Law focuses on the issues of this special group. It gives them power to make choices, before the need arises.

Elder Law continued.....

Many people want to 'GIFT' to their children, grandchildren or charities...our mission, at Gromowski Law Firm, is to help clients through Advance Planning that will preserve those assets in the future. Having an attorney that knows Elder Law could be your solution. What happens upon the death, or disability, will be decided by you - or the courts! The choice is yours! Your Elder Care planning needs will vary according to the value and type of assets you own, along with your desires.

Ask us about: estate planning, title 19, nursing home spend downs, exempt assets, guardianship, estate recovery, gifts, transfer of assets, divestment, long term care, and funeral trust.

### **BUSINESS LAW**

Do you need an LLC, S-Corp, or C-Corp? What are the advantages and disadvantages of each? Are you growing your business? Are you buying or selling your business? Are you planning on passing your business to the next generation?

Our law firm is dedicated to assist you with starting, growing, and transferring your business. We know that protecting your business and what you have worked so hard to achieve is an ongoing process. At Gromowski Law Firm, we can help you protect your business, trademarks, copyrights, contracts, and other confidential information. It will be our pleasure to help you build your business from your Vision through to the Action Plan. If you are now ready to retire, we can assist you with selling your business or transferring your hard work to the next generation.

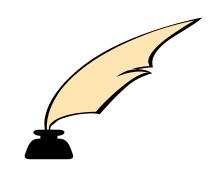
Ask us about: LLC, Corporations, S-Corp., C-Corps, partnerships, LP, LLP, sole proprietors, copyrights, selling business, buying business, contracts, succession planning, and growing business.



Are you purchasing a new home? Selling your home? Looking to create an easement or a well agreement? Would you like to lease your property or home? Do you want to protect your property?

Your home is one of your biggest assets. We know that you have a lot of questions and want to protect your investment. We will assist you in reviewing and outlining the real estate transaction process and contracts, reviewing listing and agency agreements, drafting real estate condition reports, drafting reviewing residential offers to purchase, counter offers, and addendums, assisting in property inspection, assisting in financing contingencies, working title insurance companies and title insurance commitments, reviewing all settlement statement and advising you at closing.

<u>Ask us about:</u> agent listing, contracts, offer to purchase, title insurance, inspections, easements, transfer on death deeds, real estate, condition reports, leases, well agreements.



Estate Planning is a Final Gift to Your Family