



LEGACYTEXAS

WEALTH ADVISORS

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This brochure provides information about the qualifications and business practices of LegacyTexas Wealth Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 972.461.1525 and/or www.legacytexaswealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about LegacyTexas Wealth Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes

Because much of the information in this Part 2A of Form ADV is additional information not previously provided in our Part II of Form ADV, we recommend that you read this Part 2A of Form ADV in its entirety.

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ADVISORY BUSINESS

Advisory Firm Description

LegacyTexas Wealth Advisors, LLC ("LegacyTexas Wealth Advisors" or the "Firm") has been in business since January 2006. Earl Jefferson is the sole owner.

Types of Advisory Services

LegacyTexas Wealth Advisors, LLC provides its individual clients financial planning and fee-only investment management services. Retirement plan sponsors are provided retirement plan investment consulting services. Each is further explained below.

Financial Planning Service

LegacyTexas Wealth Advisors can prepare both comprehensive and segmented financial plans, using the industry standard financial planning process. The Firm begins by gathering, analyzing, and evaluating data from the client, including goals and objectives. These data may be provided in client interviews, questionnaires and/or documents. Based on this process the Firm develops recommendations, and communicates them to the client in writing, creating a customized plan for each client.

Comprehensive plans include a case summary, reports on financial position, cash flows, tax liabilities, insurance coverage, client goals and objectives and recommended investment strategies.

Segmented financial plans may address retirement planning, tax planning, cash flow analysis, estate planning, education planning, asset protection analysis, business planning, investment strategies or special situations.

Investment Management Program

This program is for clients who want assistance in designing, implementing, monitoring, and maintaining an investment portfolio. This service includes the following:

- Determining clients' investment goals
- Evaluating current assets
- Determining projected cash flow needs
- Determining any investment constraints
- Determining client risk tolerance
- Developing an asset allocation, including specific investment recommendations
- Placing trades in client's account
- Ongoing support
 - Support to the client for the account establishment and/or transfer assistance.
 - Portfolio monitoring.

LegacyTexas Wealth Advisors provides portfolio reviews upon request. The Firm also encourages at least annual meetings with clients to review their investment objectives

and financial condition. Clients may impose restrictions on certain securities or types of securities that are used in their accounts. However, such restrictions must be provided in writing.

Retirement Plan Investment Consulting

LegacyTexas Wealth Advisors provides plan sponsors with assistance establishing and monitoring retirement plan investments. These services include:

- Meeting with plan sponsors on a periodic basis
- Assisting with determination of investment strategies
- Ongoing monitoring of investments
- Participant education
- Rebalancing the strategies as appropriate

Client Assets Under Management

As of December 31, 2012, LegacyTexas Wealth Advisors manages \$21 million on a discretionary basis and \$49 million on a non-discretionary basis.

FEES AND COMPENSATION

Financial Planning Services

Financial Planning fees (outside of hourly consultations) are charged as a flat fee, based upon the estimated time to complete a plan at the rate of \$150/hour. This fee is negotiable and is based on the client's goals and the complexity of the client's situation. Fees are paid 50% in advance and 50% upon presentation of the plan document. Each client signs a Financial Planning Agreement which shows the total fee due for his or her plan. The Firm also prepares both comprehensive and segmented financial plans and offers consultation services at the hourly rate of \$150. In the event Client desires such services, the scope and parameters of such services are described in an addendum to the financial planning agreement.

Investment Management Program

The Firm charges clients an annual fee based on the amount of the client's assets under management for portfolios invested in a mix of equities, exchange traded funds, equity mutual funds, bonds and options. The fee is negotiable and is based on the complexity of each client's situation.

Preferred Initial Investment	\$250,000
Annual Rate	1.00%

Bond Portfolios (for portfolios containing only bonds)

Preferred Initial Investment	\$250,000
Annual Rate	0.15%

The Investment Management Program bills quarterly fees in advance at the rate of one fourth of the annual fee shown above, and may be deducted from clients' accounts. The first payment is due upon execution of a Client Agreement, and is based upon the opening value of the clients' account. Fees will be prorated accordingly in the event the Agreement is executed at any time other than on the first day of a calendar quarter. Accounts opened mid-month will be billed in advance pro-rata to the end of that quarter. The dollar amount under management is initially determined after all the assets to be managed have been transferred into the account.

Fees are then determined on the first day of each calendar quarter based on the account value as of the close of business on the last business day of the preceding quarter, and shall be automatically deducted from the account. Fees are calculated based on the portfolio valuation as determined by the account custodian.

The Investment Advisory Fee is separate from transaction, exchange, wire transfer, margin interest or account fees charged by the account custodian. When LegacyTexas Wealth Advisors recommends a mutual fund for a client's account, three separate fees may be charged to the client, either directly or indirectly. The first fee is the Firm's investment management fee where the fund is included in the asset base for the quarterly fee calculation. The second is the set of internal fees charged by the investment company for the fund's investment management, marketing, administration and marketing assistance. These internal expenses are disclosed in each fund's prospectus which is provided to each client by the custodian. (This set of fees also applies to any money market fund purchased in the client's account.) The third fee may be a transaction fee which is assessed by the custodian for its service of providing access to a universe of mutual fund families through one account. To avoid such fees a client would be required to open a separate account with each individual mutual fund company instead of using the custodian recommended by LegacyTexas Wealth Advisors, which would also negatively affect the Firm's ability to deliver its services efficiently. Not all mutual fund trades enacted by LegacyTexas Wealth Advisors incur this transaction fee. When recommending mutual funds for client portfolios, LegacyTexas Wealth Advisors only recommends no-load funds.

Retirement Plan Investment Consulting

The Firm charges plan sponsors an annual fee based upon the value of the assets in the retirement account(s). The fee is negotiable and is based on the complexity of each plan's requirements.

Preferred Initial Investment	\$250,000
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Annual Rate	0.35%
Minimum Annual Fee	\$3,500

LegacyTexas Wealth Advisors bills plan sponsors using this service quarterly. These fees are charged in arrears at the rate of one fourth of the annual fee shown above and may be deducted from the plan account(s) by the Firm or a third party plan administrator. The dollar amount under advisement is determined by the plan's market value at the end of trading on the last trading day of the previous quarter as valued by the custodian or plan record keeper.

Termination

All agreements with LegacyTexas Wealth Advisors allow either party to terminate the agreement immediately upon receipt of written notice. The client may terminate any agreement without penalty within five (5) business days after entering the agreement. Otherwise, the client agrees to pay fees due the Firm on a pro rata basis. If the client terminates the relationship during a quarter and fees have been paid in advance, the Firm will return any unearned fees on a pro rata basis.

Other Compensation

LegacyTexas Wealth Advisors is also a licensed insurance agency. In addition, certain representatives of the firm, in their individual capacities, are licensed insurance agents, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage certain of the firm's representatives to purchase insurance products on a commission basis.

The recommendation by LegacyTexas Wealth Advisors or any of its representatives that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend financial products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from the firm or its representatives. Clients are reminded that they may purchase insurance products recommended through other, non-affiliated insurance agents.

PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

LegacyTexas Wealth Advisors does not charged performance based fees.

TYPES OF CLIENTS

LegacyTexas Wealth Advisors provides investment supervisory services and manages investment advisory accounts for:

- individuals
- high net worth individuals,
- banks or thrift institutions,
- trusts, estates, or charitable organizations,
- pension and profit sharing plans,
- corporations or business entities other than those listed above.

LegacyTexas Wealth Advisors has a minimum dollar value of \$250,000 in order for an account to be managed. The firm reserves the right to waive or lower this minimum.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

LegacyTexas Wealth Advisors uses a combination of the following types of analysis in evaluating investments for client accounts:

- Charting—analysis of charts of past stock or security performance
- Fundamental—analysis of financial attributes of a company, such as revenue growth, debt to equity ratio, inventory turnover, etc.
- Technical—analysis which assumes past performance is a predictor of future performance.

LegacyTexas Wealth Advisors uses the following sources of information in its analysis:

- Financial newspapers and magazines
- Research materials prepared by others
- Annual reports, prospectuses, filings with the Securities and Exchange Commission
- Company press releases

The investment strategies LegacyTexas Wealth Advisors uses to implement investment advice include the following:

- Long-term purchases (securities held at least a year)
- Short-term purchases (securities sold within a year)
- Trading (securities sold within 30 days)
- Margin transactions
- Option writing, including covered options, uncovered options or spreading strategies

The Firm does not guarantee the future performance of the account or any specific level of performance, the performance of any investment decision or strategy that the Firm may use, or the performance of the Firm's overall management of the account. The client is reminded that investment decisions made for the account by the Firm are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable. Clients are reminded that investing in securities involves risk of loss which they should be prepared to bear.

DISCIPLINARY INFORMATION

Neither LegacyTexas Wealth Advisors nor any of its personnel has any disciplinary or legal events or sanctions to disclose.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

LegacyTexas Wealth Advisors, LLC has two material relationships with LegacyTexas Bank.

- LegacyTexas Wealth Advisors is located inside a LegacyTexas Bank facility.
- LegacyTexas Bank and LegacyTexas Wealth Advisors may refer clients to one another but does not pay or receive compensation for referrals sent to or received to one another. The recommendation by LegacyTexas Wealth Advisors or any of its representatives that a client uses LegacyTexas Bank presents a conflict of interest, as the referral may provide an incentive for LegacyTexas Bank to recommend the services of LegacyTexas Wealth Advisors based on anticipated future referrals, rather than on a particular client's need. No client is under any obligation to, however, to engage the services of LegacyTexas Bank or LegacyTexas Wealth Advisors. Clients are reminded that they may select their own service providers based on their specific needs and preferences.
- Mr. Jefferson also serves as an adjunct professor and lecturer in financial planning at Southern Methodist University.

CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics

LegacyTexas Wealth Advisors has adopted a Code of Ethics which describes the general standards of conduct that the Firm expects of all Firm personnel (collectively referred to as "employees") and focuses on three specific areas where employee conduct has the potential to adversely affect the client: misuse of confidential information; personal securities trading and outside business activities. Failure to uphold the Code of Ethics may result in disciplinary sanctions, including termination with the Firm. Any client or prospective client may request a copy of the Firm's Code of Ethics which will be provided at no cost.

The following basic principles guide all aspects of the Firm's business and represent the minimum requirements to which the Firm expects employees to adhere:

- Clients' interests come before employees' personal interests and before the Firm's interests.
- The Firm must fully disclose all material facts about conflicts of which it is aware between the Firm and its employees' interests on the one hand and client and the Firm's interests on the other.

- Employees must operate on the Firm's behalf and on their own behalf consistently with the Firm's disclosures and to manage the impacts of those conflicts.
- The Firm and its employees must not take inappropriate advantage of their positions of trust with or responsibility to clients.
- The Firm and its employees must always comply with all applicable securities laws.

Misuse of Nonpublic Information

Employees may not convey nonpublic information nor depend upon it in placing trades for clients or personal accounts.

Personal Securities Trading

LegacyTexas Wealth Advisors' or individuals associated with the Firm may buy, sell or hold in their personal accounts the same securities the Firm recommends to its clients. Such trades must occur after the client trades placed on behalf of the clients with the client receiving same or better pricing if the trade is placed the same day as client trades in the same security.

Employees are required to submit reports of personal securities trades on a quarterly basis, and securities holdings annually. These are reviewed by the Chief Compliance Officer to ensure compliance with the Firm's policies.

Outside Business Activities

Employees are required to report any outside business activities generating revenue. If any are deemed to be in conflict with clients, such conflicts will be fully disclosed.

BROKERAGE PRACTICES

Selecting custodians and brokers

LegacyTexas Wealth Advisors selects broker-dealers by using one or more of the following criteria: brokerage commission rates, standard profit margins on non-commission securities, product availability, execution capability and quality of research regarding specific markets and/or securities. The client may pay commissions which are higher than those obtainable from other broker-dealers in return for the value of services provided to the client or LegacyTexas Wealth Advisors by a specific broker-dealer.

In recommending brokers, LegacyTexas Wealth Advisors adheres to its duty to obtain best execution by considering the range and quality of the products the broker offers, the technical support the broker provides, the broker's execution capability, the commission structure, the financial stability of the broker and the responsiveness of the broker to the Firm.

The Firm enacts most trades through the custodian to avoid "trade away" fees. The Firm recognizes its responsibility to attain best execution and recognizes that limiting its

custodial relationships may affect its ability to provide best execution on a trade-by-trade basis. However, the Firm evaluates its entire custodial relationship in assessing best execution on a client-by-client basis.

Research and Other Soft-Dollar Benefits

LegacyTexas Wealth Advisors currently has no formal soft-dollar arrangements, where specific products or services are paid for with soft dollars generated by individual trades the Firm places in client accounts. The custodian(s) used by the Firm's clients provide LegacyTexas Wealth Advisors with services that allow the firm to operate more efficiently, such as electronic availability of client account information and trade confirmations, and access to specialized customer service personnel. LegacyTexas Wealth Advisors may receive access to certain custodians' proprietary account management and data transmission services to enable the Firm to trade clients' accounts electronically. LegacyTexas Wealth Advisors enjoys increased administrative ease and, hence, profitability because of these services provided by these custodians. Because of the volume of assets that LegacyTexas Wealth Advisors clients have directed to these firms, these custodians make certain products and services available to the Firm at reduced or waived fees.

Brokerage for Client Referrals

LegacyTexas Wealth Advisors does not place trades with brokers in exchange for referring clients.

Directed Brokerage

LegacyTexas Wealth Advisors does not allow clients to direct which custodians should hold their accounts or which brokers should execute their trades. LegacyTexas Wealth Advisors requires clients to open accounts with either Schwab Institutional or TD Ameritrade. Not all advisers require clients to open accounts with specific custodians.

Order Aggregation

LegacyTexas Wealth Advisors may group trades in the same security across client accounts into a single, or "block" trade. These blocks may be executed in pieces at different prices on the same day, but all shares participating in the block are assigned the same average price per share at the end of the day. Blocks are allocated across accounts as appropriate. In the rare event that a block order is partially filled, the shares would be allocated on a pro rata basis. Neither Schwab nor TD Ameritrade provides commission breaks for enacting block trades. They charge each account as if the trade had been enacted on an account by account basis. Thus, the only advantage to conducting block trades at LegacyTexas Wealth Advisors is to ensure all clients trading in the same security on the same day receive the same price.

REVIEW OF ACCOUNTS

Managed client accounts are reviewed on a regular basis. Client reviews are conducted at least annually and upon request by clients. All clients are encouraged to meet with

the firm at least annually. Additional reviews may be triggered by events such as a client meeting, change in a client's risk tolerance, financial position or investment objective, change in a company or fund's management, unusual market or economic circumstances or other unforeseen event.

CLIENT REFERRALS AND OTHER COMPENSATION

As stated in the section above titled "Fees and Compensation" LegacyTexas Wealth Advisors and LegacyTexas Bank refer clients to one another but does not compensate one another for such referrals.

CUSTODY

Custody is defined as an investment advisory firm, its related entities, and/or its personnel having direct access to client funds or securities.

Deducting fees directly from client accounts is deemed a form of custody by the Securities and Exchange Commission, although all investments and fund are held by an qualified custodian that provides statements directly to clients at least quarterly. The Firm may direct the movement of funds from one account in the client's name to another but has no access to funds or securities except for the deduction of management fees.

INVESTMENT DISCRETION

LegacyTexas Wealth Advisors is granted limited power of attorney for its clients to provide trading and fee withdrawal authority. LegacyTexas Wealth Advisors may determine which securities to buy and sell and the size of each transaction without receiving permission from the client before hand.

VOTING CLIENT SECURITIES

LegacyTexas Wealth Advisors votes on proxy matters for issues held in managed client accounts. Clients receive proxy material directly by email or US mail from their account custodian, and may request assistance from LegacyTexas Wealth Advisors personnel on a particular proxy matter.

FINANCIAL INFORMATION

There is no financial condition that is reasonably likely to impair LegacyTexas Wealth Advisors' ability to continue to provide services to its clients.

REQUIREMENTS FOR STATE REGISTERED ADVISORS

Earl Jefferson

President

This brochure supplement provides information about the firm's principal officer, Earl Jefferson and supplements the LegacyTexas Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Earl Jefferson at 972.461.1525 if you did not receive LegacyTexas Wealth Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Earl Jefferson is available on the SEC's website at www.adviserinfo.sec.gov.

Neither Advisor nor any management personnel of Advisor have ever been found liable or required to pay any award for an arbitration claim or other civil proceeding related to an investment related activity.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Earl Jefferson, born 1971

Business Background:

President, LegacyTexas Wealth Advisors, LLC, January, 2006 – present
Vice President, Compass Bank Wealth Management Group, 2002 – 2006
Senior Investment Specialist, Charles Schwab & Co., Inc., 2000 – 2002

Education:

University of Houston, Bachelors of Science, Economics and Psychology, 1993
Certified Financial Planner®, 2002

LegacyTexas Wealth Advisors was founded by Earl Jefferson, a Certified Financial Planner™ professional and investment advisor with 18 years of industry experience.

Mr. Jefferson is a graduate of the University of Houston with Bachelors of Science Degrees in Economics and Psychology.

Earl is also an instructor at Southern Methodist University where he shares not only his knowledge of various financial and investment principles but also his experiences to help produce competent and ethical future financial planners who will serve the public in years to come.

Certified Financial Planner® Certification

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary.
- Examination – Pass the comprehensive CFP® Certification Examination, a 10-hour exam.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

Mr. Jefferson has had no disciplinary or legal events that would be material to a client or prospective client. Neither Advisor nor any management personnel of Advisor have ever been found liable or required to pay any award for an arbitration claim or other civil proceeding related to an investment related activity.

OTHER BUSINESS ACTIVITIES

Mr. Jefferson is an adjunct instructor at Southern Methodist University.

ADDITIONAL COMPENSATION

Mr. Jefferson receives no compensation beyond that disclosed above under Other Business Activities.

SUPERVISION

Mr. Jefferson is the senior person at LegacyTexas; therefore he does not have a supervisor.

Garriet M. Blair

This brochure supplement provides information about Garriet M. Blair that supplements the LegacyTexas Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Earl Jefferson at 972.461.1525 if you did not receive LegacyTexas Wealth Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Garriet M. Blair is available on the SEC's website at www.adviserinfo.sec.gov.

Neither Advisor nor any management personnel of Advisor have ever been found liable or required to pay any award for an arbitration claim or other civil proceeding related to an investment related activity.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Garriet M. Blair, born January 23, 1970

Business Background:

Advisor, LegacyTexas Wealth Advisors, LLC, June 2011 – present

Owner, GMB Sports Management. 2002 – Present

Education:

Peru State College, Bachelors of Arts, Management and Computer Science 1992

Garriet shares his more than 20 years of financial advisory experience as a team member of LegacyTexas Wealth Advisors. He has also served as a Certified Contract Advisor and Registered Financial Advisor with the NFL Players Association since 2002.

Garriet is a graduate of Peru State College with a degree in Business Management and Computer Science. He was inducted into the Peru State Athletic Hall of Fame as a standout wide receiver on the 1990 undefeated NAIA Division II National Championship football team.

DISCIPLINARY INFORMATION

Mr. Blair has had no disciplinary or legal events that would be material to a client or prospective client. Neither Advisor nor any management personnel of Advisor have ever been found liable or required to pay any award for an arbitration claim or other civil proceeding related to an investment related activity

OTHER BUSINESS ACTIVITIES

Mr. Blair is also owner of a sports management business, GMB Sports Management where he spends 50% of his time.

ADDITIONAL COMPENSATION

Mr. Blair receives additional compensation from his sports management business, GMB Sports Management where he spends 50% of his time.

SUPERVISION

Mr. Blair is supervised by Earl Jefferson, Managing Principal. Mr. Jefferson meets at least weekly with Mr. Blair and reviews accounts Mr. Blair manages. Mr. Jefferson can be reached at 972.461.1525.

Logan N. Hassinger

This brochure supplement provides information about Logan Hassinger that supplements the LegacyTexas Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Earl Jefferson at 972.461.1525 if you did not receive LegacyTexas Wealth Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Logan Hassinger is available on the SEC's website at www.adviserinfo.sec.gov.

Neither Advisor nor any management personnel of Advisor have ever been found liable or required to pay any award for an arbitration claim or other civil proceeding related to an investment related activity.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Logan N. Hassinger, born August 23, 1988

Education:

University of North Texas, Bachelors of Arts, Finance 2012

Logan joined LegacyTexas Wealth Advisors as an analyst intern in 2012. He currently serves as an Investment Analyst overseeing the economic and market research process. Logan also assists in investment implementation and portfolio monitoring.

DISCIPLINARY INFORMATION

Mr. Hassinger has had no disciplinary or legal events that would be material to a client or prospective client. Neither Advisor nor any management personnel of Advisor have ever been found liable or required to pay any award for an arbitration claim or other civil proceeding related to an investment related activity

OTHER BUSINESS ACTIVITIES

Mr. Hassinger does not have any outside business activities to report.

ADDITIONAL COMPENSATION

Mr. Hassinger does not receive additional compensation from other sources

SUPERVISION

Mr. Hassinger is supervised by Earl Jefferson, President. Mr. Jefferson meets at least weekly with Mr. Hassinger and reviews his activity. Mr. Jefferson can be reached at 972.461.1525.