



**GRAVES
DOUGHERTY
HEARON &
MOODY**



WILLIAM H. LOCKE

Retired

Board Certified in Commercial,
Residential and Farm and Ranch Real
Estate Law

**BANKING & FINANCE, CONSTRUCTION LAW,
REAL ESTATE**

DIRECT PHONE:

512.426-5549

DIRECT FAX:

512.480.5837

EMAIL:

blocke@gdhm.com

ABOUT

Prior to retirement in 2026, Bill Locke was Board Certified in Commercial, Residential and Farm and Ranch Real Estate Law, by the Texas Board of Legal Specialization from 1985. His practice areas include representing buyers, sellers and developers of land and income producing property, including land being developed as residential or commercial projects; addressing environmental issues associated with land ownership or development, including endangered species, wetlands, and contamination issues; representation in land development including governmental approvals associated with land subdivision, site plan, and zoning approval; negotiation of transaction documents, including contracts, leases, and development agreements; and representing lenders and borrowers in connection with real estate secured loans.

PROFESSIONAL QUALIFICATIONS

- Admitted to bar, 1972, Texas.
- Board Certified in Commercial, Residential and Farm and Ranch Real Estate Law, by the Texas Board of Legal Specialization (1986-2026)
- Education: Del Mar College (A.A., with honors, 1967); University of Texas (B.A., 1969; J.D., with honors, 1972). Phi Delta Phi. UT Law Quizmaster.
- **Member, National Association of College and University Attorneys**

REPRESENTATIVE EXPERIENCE

CONDOMINIUMS

- Representation of developers in to-be-built office condominiums and formation of commercial property owners associations and residential condominium associations.
- Representation of developers of to-be-built medical office condominium including construction, sales and condominium documentation.

CONSTRUCTION

- Representation of a Junior College District in negotiation of architect, consultant and construction contracts for \$100 million expansion.
- Negotiation of construction contracts for office buildings, apartment projects, and land development.

FINANCE

- Representation of borrower on large synthetic lease including rendition of legal opinion.
- Negotiation and drafting of loan documentation for various banks.
- Representation of lenders in foreclosures and workouts.

INSURANCE AND RISK MANAGEMENT

- Representation of owners in determining risk management approaches for developments, including preparation of insurance specifications and indemnities.
- Assisted a large condominium project in evaluating potential mold contamination and claims upon its insurance carriers.

SALES

- Representation of shopping center investment syndicator in purchasing and selling shopping centers.
- Representation of apartment project developers in the acquisition of various sites for the construction of multi-family apartment projects.
- Representation of an office building owner in the sale of an office building with multiple tenants to an out-of-state income-producing property holding partnership.

- Representation of a seller of lead-contaminated property to an industrial building acquisition partnership.
- Representation of numerous developers in acquisitions of tracts for single and mixed-use developments, including master planning, permitting, and zoning.
- Representation of Mexican business interests in acquisition of U.S. real estate.

GOVERNMENT

- Representation of rock quarry owner in negotiating development agreement with home-rule city in connection with voluntary annexation under threat of involuntary annexation.
- Representation of a municipality in obtaining a lease from the School Land Board of the State of Texas of 600 acres of upland and submerged land for the construction of a container port.
- Representation of a manufacturer in relocating its operations into a to-be-constructed industrial park, including negotiation of tax incentives from the city's economic development corporation.
- Representation of property owners in negotiations with TCAD contesting ad valorem tax valuations.
- Representation of Junior College District in acquiring and developing expansion of its campuses.
- Representation of Texas Parks and Wild Life Foundation in acquiring land for donation to the State of Texas, including 17,350 acres known as the "**Powderhorn Ranch.**"

LEASES

- Representation of a subtenant in negotiating a sublease in a to-be-finished out shell building.
- Representation of landlords in negotiating and drafting office leases for newly built high-rise office building.
- Representation of developers in negotiating and drafting ground leases.

FARM AND RANCH

- Representation of landowners granting conservation easements to qualifying conservation associations.
- Representation of ranchers in ranch-related matters, including buying and selling ranches, negotiation of pipeline easements, seismic options and oil and gas leases.

PROFESSIONAL AFFILIATIONS

- Austin Bar Association (Real Estate Section).
- Corpus Christi Bar Association (Past President).
- American Bar Association (Real Property Section).
- State Bar of Texas (Real Estate, Probate and Trust Law Section; Texas Real Estate Forms Manual Committee).
- Life Fellow, Texas Bar Foundation.
- Fellow Member and 45-Year Maintaining Member, College of the State Bar of Texas.

AWARDS AND HONORS

- **State Bar REPTL Distinguished Real Estate Attorney Lifetime Achievement Award** (see [tribute video](#)), 2020
- Certificate of Merit by President of State Bar of Texas, 2020
- Fellow, **American College of Real Estate Lawyers** (2007-2026)
- Listed in *The Best Lawyers in America*® published by Woodward/White, Inc., Real Estate Law, (2001- 2026)
- Received The Jerry Charles Saegert Awards for “Best CLE Paper” for his paper: State Bar of Texas, Annual Advanced Real Estate Law course *Annotated Insurance Specifications* (2011) and *Texas Risk Management Manual* (2008).
- **AV® Preeminent™ Peer Review Rating, Martindale.com**
- Who’s Who in America; Who’s Who in American Lawyers; Who’s Who in Emerging Leaders in America; Who’s Who in the World; Who’s Who in the South and Southwest; Who’s Who in Finance and Industry; Who’s Who in Real Estate.
- *Texas Monthly, Super Lawyers*®, published by Thomson Reuters, 2003-2026

COMMUNITY

- Ethics Commission (Chairman 2025), Georgetown, Texas
- Founder of the Palmer Drug Abuse Program of Austin, Inc., a 501(c)(3) organization that provides counseling for adolescents and their families seeking to live a drug and alcohol-free life.
- Member of the Downtown Austin Alliance (Economic Development Committee).
- Member of the Real Estate Council of Austin, Inc. (Regional Issues Committee).
- Graduate of Leadership Austin Class 25 and Leadership Corpus Christi Class 13.
- Member of the Grace Episcopal Church, Georgetown , Texas.
- Previous Chairman of the Zoning and Planning Commission of the City of Corpus Christi.

- Previous Chairman of the Corpus Christi Chapter of the National Conference of Christians and Jews.

PUBLICATIONS AND PRESENTATIONS

CONDOMINIUMS

- “[Business and Mixed Use Condominiums](#)” (206 pages) and “[Document Package for an Office Condominium](#)” (61 pages), Houston Bar Association, Real Estate Section, February 2013
- “[Documentation for the To-Be-Built Office Condominium](#)” (205 pages), March 2005

CONSTRUCTION

- “[AIA Construction for Lawyers: Latest Insurance and Risk Management Approaches](#)” (181 pages), April 2023
- “[Insurance for AIA Construction Contacts](#)” (284 pages), December 2022
- “[CGL Coverage of Construction Defects](#)” (42 pages), March 2016
- “[Liability of Architects and Engineers for Observation and Inspection Services: Breaking the Bonds of Privity](#)” (60 Pages), July 2012
- “[CGL Coverage of Defective Work](#)” (39 pages), October 2009

EASEMENTS

- More on New Chapter 15 Easements, [Texas Real Estate Forms Manual](#) (332 pages), 2026

FINANCE

- “[Top Ten Insurance Tips for Lenders](#)” (19 pages), March 2012
- “[Top Ten Insurance Tips for Mortgage Lending](#)” (16 pages), September 2011
- “[Insurance Issues in Distressful Times](#)” (86 pages), March 2011
- “[Distress and Insurance: When the Going Gets Rough, Does Your Risk Get Going?](#)”(100 pages), October 2010

FORECLOSURE

- “[Texas Foreclosure Experiences](#)” (So Many Ways to Leave Your Lover)(24 pages), December 2022
- Author and Editor of “[Texas Foreclosure Manual](#),” State Bar of Texas 1st, 2nd & 3rd Ed.s (2019) and Annual Supplements (through 2023)

- “Ins and Outs of Foreclosure in Texas: Practice Guide for the Practitioner” (93 pages), July 2005

INSURANCE AND RISK MANAGEMENT

- “Insurance for AIA Construction Contracts” (284 pages), December 2020
- “If the Shoe Fits Wear It – Shoehorning Waivers of Subrogation Into Commercial Leases,” June 2020
- “Texas Risk Management Manual”(662 pages), 2018
- “Drafting Indemnities (and Their Relationship to Insurance),” 2017
- “Protecting the Owner: Construction Insurance on a High-Rise Office Building,” 2016
- “Three Scofflaws Are on the Loose, but There Is a New Sheriff in Town,” 2016
- “Insurance for Real Estate Lawyers,” 2016
- “A Dozen Things You Wish You Had Known About Commercial Project Insurance,” 2013
- “Allocating Extraordinary Risk in Leases: Indemnity/Insurance/Releases and Exculpations/Condemnation” (147 pages), June 2006

See Insurance and Risk Management articles listed in the other topics.

SALES

- “As Is’ In a Contaminated World” (5 pages), December 2012
- “The Law of ‘As Is’” (63 pages), May 2009
- “Papering the Deal: From Land Acquisition to Development” (270 pages), July 2004
- “Field Guide for Due Diligence on Income Producing Properties” (12 pages); Appendix documents (203 pages), June 2000