

# WILLIAM (PAT) HUTTENBACH



Shareholder

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## Overview

When you need a litigator to defend your bank, William (Pat) Huttenbach is the attorney who should be at your side. He has successfully defended banks from lawsuits totaling over \$100,000,000; answered over 210 lawsuits involving UCC sections 3, 4 and/or 4A issues; and personally, answered over 2,000 garnishment lawsuits. Because of his extensive experience on issues concerning UCC sections 3, 4 and 4A, Pat is frequently asked to act as an expert witness and develop articles and presentations on the topic. Pat routinely handles many other types of lawsuits against banks including: lender liability claims, FCRA claims, FDCPA claims, Texas Finance Code claims, and other alleged wrongful debt collection claims. Clients seek his advice on construction lending litigation.

Pat has experience with complex commercial litigation, including tortious interference claims, insurance claim litigation, fidelity and surety insurance coverage, DTPA claims, injunctions, employment law, landlord-tenant disputes, probate matters, property disputes, real estate tax litigation, breach of contract, business torts, construction law disputes, defamation, libel and slander, and other general business matters. In addition to banks and financial institution, he has represented many other types of businesses, including hotels, hospitals, restaurants, and various other businesses.

## Practices

[Banking and Financial Services](#)  
[Real Estate](#)  
[Commercial Litigation](#)

## Education

- J.D. magna cum laude, University of Houston Law Center
- Attended South Texas College of Law, 1993-1994, won five American Jurisprudence awards, number one in his section
- B.A., Rice University

## Admissions & Certifications

- United States District Courts for the Southern, Western, Northern, and Eastern Districts of Texas
- Fifth Circuit Court of Appeals

Pat has represented clients in state courts, federal courts, mediations, arbitrations, and other federal and state agencies, including responding to OCC complaints and discrimination claims presented to the EEOC and the City of Corpus Christi Human Relations Commission. He has also written briefs and argued before the Texas Courts of Appeals. He is licensed to practice law in the State of Texas, in the United States District Courts for the Southern, Western, Northern, and Eastern Districts of Texas, the Fifth Circuit Court of Appeals, and the Supreme Court of the United States.

- Supreme Court of the United States
- State of Texas

If you are worried about a threatened or pending lawsuit, please reach out to Pat for a complimentary consultation. Pat prides himself on the reasonableness of his rate.

## Experience

- Defended the United States of America Chess Federation against a \$25,000,000.00 lawsuit by some board members against other board members for defamation, libel and slander, tortious interference and various other claims
- Successfully defended banks from lawsuits totaling over \$100,000,000
- Answered over 210 lawsuits involving UCC sections 3, 4 and/or 4A issues
- Successfully argued and won a seminal case on banking law issues with Texas Supreme Court in a case styled *Compass Bank v. Calleja-Ahedo*, 569 S.W.3d 104 (Tex. 2018)

## Affiliations

### Professional

- Southwest Association of Bank Counsel, President 2020-2021
- Texas Bankers Association Legal Conference, Past Chair
- Texas Association of Banking Counsel, Board of Directors 2016-2020
- State Bar of Texas, Business Section, UCC Comments Committee member

### Community

- Houston Livestock Show and Rodeo Speakers' Committee from 2000 – present
- Association of Rice Alumni, prior Board member
- Past Chair of the Rice University Houston Young Alumni and

- 2.0 Alumni Groups
- Meyerland Soccer Club Volunteer In-House Coordinator and volunteer soccer coach
- Cub Master for Cub Scout Pack 46 at St. Luke's United Methodist Church, 2018-2020
- Assistant Scout Master of Troop 46 and 1314

## Honors & Awards

- Texas Super Lawyers – Banking Law, Thomson Reuters, 2020 – 2021
- Top Lawyer – Business Law, Houstonian Magazine, 2013 and 2015
- Martindale and Hubbell, AV rated
- AVVO Rating 10
- Sons of the American Revolution National Eagle Scout of the Year, 1988
- Rice University Builder's Award winner
- Bridge player and won national competition to earn Bridge Scholarship while at Rice University.

## Publications & Presentations

- *Practical Bank Fraud Training Tips In How To Save Your Bank Losses And Fraud Case Law Update*, Southwest Association of Bank Counsel, 2021
- *Banking Law Update including 2020 Case Law Updates and Examples of How a Financial Institution May be Able to Reduce Exposure on Potential Future Losses*, Dallas Area Compliance Association, 2020
- *Banking Law Update*, Corpus Christi Financial Crime Robbery Prevention Group, 2020
- *Banking Law Update including 2020 Case Law Updates and Examples of How a Financial Institution May be Able to Reduce Exposure on Potential Future Losses*, 2020
- *Banking Law Update and Fraud Training Session* for over twenty (20) banks, 2020
- *Banking Law Update speech including 2020 Case Law Updates and Examples of How a Financial Institution May be Able to Reduce Exposure on Potential Future Losses*, Southwest Association of Bank Counsel, 2020
- *Banking Law Update*, Fraud Investigator's Association of Texas, 2019
- *Banking Law Update including 2019 Case Law Updates and Examples of How a Financial Institution May be Able to Reduce Exposure on Potential Future Losses*, Texas Bankers

- Association Legal Conference, 2019
- *Banking Law Update including 2019 Case Law Updates and Examples of How a Financial Institution May be Able to Reduce Exposure on Potential Future Losses*, Compass Bank Legal Department, 2019
- *Banking Law Update including 2019 Case Law Updates and Examples of How a Financial Institution May be Able to Reduce Exposure on Potential Future Losses*, American National Bank Texas – Training Session, 2019
- *2018 Banking Law Trends and Developments in the UCC: What You Need to Know*, The Knowledge Group, 2018
- *Case Law Update*, Fraud Investigators Association of Texas, 2018
- *Banking Law Update speech including 2018 Case Law Updates and Examples of How a Financial Institution May be Able to Reduce Exposure on Potential Future Losses*, Southwest Association of Bank Counsel 42nd Annual Conference, 2018
- *Banking Law Update: Understanding UCC article 9 in the 2018 Landscape: Key Issues and Security Interests*, The Knowledge Group, 2018
- *Banking Law Update*, Rio Grande Valley Fraud/Financial Crimes Group, 2018
- *Banking Deposit Agreements*, Texas Bankers Association, 2018
- *Banking Law Update*, Corpus Christi Fraud Prevention Group, 2018
- *Banking Law Update*, Coastal Bend Chapter of Credit Unions, part of the Cornerstone Credit Union League, 2018
- *Telephone Consumer Protection Act (TCPA) and the Fair Debt Collection Practices Act (FDCPA)*, Minnesota Continuing Legal Education program, 2017
- *Real Life Practice Tips on How Corporate Representatives Should Best Prepare for a Deposition*, Fraud Investigator's Association of Texas, 2017
- *Real Life Practice Tips on How Corporate Representatives Should Best Prepare for a Deposition*, Texas Association of Bank Counsel, 2017
- *Banking Law Update, Legislative Update, and Update on Escheatment/Abandonment of Property Law*, to the Dallas Area Compliance Association, 2017
- *Real Life Practice Tips on How Corporate Representatives Should Best Prepare for a Deposition*, Compass Bank Fraud Department Annual Meeting, 2017
- *Fair Credit Reporting Act Update and on Remote Deposit Capture Issues*, Texas Bankers Association Legal Conference,

2017

- *Banking Deposit Agreements*, Texas Association of Bank Counsel, 2017
- *Banking Law Update*, Zions Management Services Company, 2017
- *Fair Credit Reporting Act 2016 Update*, Texas Bankers Association, 2016
- *Banking Law Update*, Fraud Investigators Association of Texas, 2016
- *Banking Deposit Agreements*, Texas Association of Bank Counsel, 2016
- *2016 UCC Update*, Texas Bankers Association, 2016
- *Banking Law Update*, Fraud Investigators Association of Texas, 2015
- *Banking Law Update*, Texas Association of Bank Counsel, 2015
- *UCC Update*, Texas Association of Bank Counsel, 2013
- *UCC Update*, Texas Bankers Association, 2013 and 2015