

Robert R. Wisner *Shareholder*

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Overview

Robert R. Wisner practices in the areas of banking and financial services, real estate, and corporate, business transactions and tax.

Rob crafts creative solutions for banks and other financial service providers ranging from community banks to large multi-state holding companies, and finance companies. His advice and unique expertise on consumer and commercial lending forms, policies, and procedures are sought not only by financial institutions, but also by forms companies, other lawyers, and regulators.

Since Rob's entire professional career has been devoted to representing financial service providers, he has a unique ability to draft and negotiate documents that protect his client's interests. He constantly develops and refines forms to efficiently deliver documents customized to each transaction.

Rob frequently publishes articles, presents seminars, and conducts training on Texas and federal consumer compliance and lending. Since first published in 1992, Mr. Wisner's book, *Usury and Texas Credit Laws*, is the "go to" treatise on lending and compliance in Texas; [preview the Table of Contents here](#), or [place an order here](#).

Education

University of Michigan, J.D., 1980

University of Michigan, B.B.A., with Distinction, 1978

Practice Areas

Banking and Financial Services

Corporate, Business Transactions and Tax

Real Estate

Admissions

Texas, 1981

United States District Court for the Southern District of Texas

Certifications/ Recognitions

Certifications:

- Board Certified, *Commercial* Real Estate Law, Texas Board of Legal Specialization, 1986 to date
- Board Certified, *Residential* Real Estate Law, Texas Board of Legal Specialization, 1986 to date

Recognitions:

- AV Preeminent® Rating by Martindale Hubbell
- Included in the list of Texas Super Lawyers for 2003, 2007, 2008, 2009, 2010 and 2018 by Thomson Reuters
- Included in the list of Texas Super Lawyers Business Edition for 2011 by Thomson Reuters
- Included in Top Lawyers, *Houstonia Magazine*, December, 2013 - 2017

Associations/ Affiliations

- Member, State Bar of Texas
Fellow, Texas Bar Foundation
- Member, Texas Association of Bank Counsel
- Member, Texas Consumer Credit Commissioner's Task Force on drafting Plain Language Consumer Credit Contracts
- Fellow, College of the State Bar of Texas, 1991 to date
Endowment Fund Scholar of State Bar College
- Member, Texas College of Real Estate Attorneys
- Member, Conference on Consumer Finance Law
- Member, Houston Bar Association
Life Fellow, Houston Bar Foundation
- Member, American Bar Association
 - Business Law Section
 - Committee on Consumer Financial Services
 - Subcommittees on Truth in Lending, Housing Finance and RESPA
 - Committee on Commercial Financial Services
 - Committee on Banking Law
 - Subcommittees on Commercial and Real Estate Lending; and Retail Banking and Consumer Law
 - Committee on Uniform Commercial Code
 - Subcommittee on Secured Transactions
- Real Property, Probate and Trust Law Section Real Estate Division

Publications/ Speeches

- Author: "Usury and Texas Credit Laws" First (1992) through Thirteenth

(2016) Editions, published by the Independent Bankers Association of Texas, 1992 and 1994, and published by Mr. Wisner, 1996, 1999, 2001, 2004, 2006, 2008, 2010, 2012, 2014, and 2016. [Preview the Table of Contents here](#), or [place an order here](#).

- Co-Author: “Texas Mortgage Lending Law & Practices Deskbook”, Second Edition, Published by the Texas Mortgage Bankers Association, Chapters: Retail Installment Contracts and Executory Land Contracts, 2006.
- Author: “Residential Real Estate Lending: Applicability of Common Federal Disclosure Requirements,” Consumer Finance Law Quarterly Report, published by the Conference on Consumer Finance Law, Summer, 1986.
- Author: “The Texas Credit Code - 1993 Legislation,” Consumer Finance Law Quarterly Report, published by the Conference on Consumer Finance Law, Winter, 1994.
- Author: “New Texas Predatory Lending Law,” Consumer Finance Law Quarterly Report, published by the Conference on Consumer Finance Law, Winter, 2002.
- Author: “New Texas Consumer Loan Laws and Issues,” Consumer Finance Law Quarterly Report, published by the Conference on Consumer Finance Law, Spring, 2002.
- Author: “Manufactured Home Developments in Texas,” Consumer Finance Law Quarterly Report, published by the Conference on Consumer Finance Law, Spring, 2002.
- Author: “Real Estate Transactions in Texas,” Consumer Finance Law Quarterly Report, published by the Conference on Consumer Finance Law, Spring, 2002.
- Author: “Pre-Payment Penalties and Due-On-Sale Restrictions in Texas Consumer Transactions Under State and Federal Laws”, in the Consumer Finance Law Quarterly Report, Vol.60, No. 4, Winter, 2006
- Co-Author: “Truth in Lending - A Whirlwind Year,” The Business Lawyer, published by the Business Law Section of the American Bar Association, May, 1996.
- Author/Speaker: “Update on Truth in Lending: Legislation, Regulation and Litigation, 1995 Banking Law Institute, Co-Sponsored by Southern Methodist University School of Law, Oklahoma City University School of Law, The Conference on Consumer Finance Law, In Cooperation With The Centre for Commercial Law Studies, University of London, September, 1995.
- Author/Speaker: “Usury and Texas Credit Code Developments,” Texas Association of Bank Counsel, 20th Annual Convention, October, 1996.
- Author/Speaker: “Real Estate Settlement Procedures Act,” 1996 Texas Land Title Institute, December, 1996.
- Author/Speaker: “Simplifying the Consumer Credit Code for the Real Estate Practitioner,” State Bar of Texas, 8th Annual Advanced Real Estate Drafting Course, February, 1997.

- Author/Speaker: “Truth-in-Lending, Regulation Z,” Texas Bankers Association’s Ninth Annual Compliance School, April, 1997.
- Author/Speaker: “Recent Changes Under RESPA,” Conference on Consumer Finance Law, 1997 Banking Law Institute, April, 1997.
- Author/Speaker: “Truth in Lending - Regulation Z,” Conference of State Bank Supervisors - National Compliance School, February, 1998.
- Author/Speaker: “Lending Tricks and Traps Thanks to the 75th Legislature,” 24th Annual Legal Conference hosted by the Texas Savings and Community Bankers Association and Independent Bankers Association, February, 1998.
- Author/Speaker: “Truth in Lending” and “RESPA” Texas Bankers Association’s Compliance School and “Lending Compliance Update,” Texas Bankers Association’s Compliance Update School, 1998 and 1999.
- Author/Speaker: “Usury and Texas Credit Code Developments,” Texas Association of Bank Counsel, 22nd Annual Convention, October, 1998.
- Author/Speaker: “Usury and Texas Credit Laws” presented by IBAT, September, 1999.
- Author/Speaker: “Usury” State Bar of Texas, 22nd Annual Advanced Real Estate Law Course, June- August, 2000.
- Author/Speaker: “Plain Language Forms” 28th Annual Legal Conference hosted by the Texas Savings and Community Bankers Association and IBAT, February, 2002.
- Author/Speaker: “Manufactured Housing Issues and Finance” Auto Sales and Finance (Cars, Trains, Boats and Planes – and Manufactured Housing) hosted by the Conference on Consumer Finance Law, September 26, 2003.
- Author/Speaker: "Prepayment Penalties and Due on Sale Restrictions on Consumer Transactions" 2006 Advanced Real Estate Drafting Course, presented by the State Bar of Texas, March 9, 2006.
- Author/Speaker: "Negotiating Commercial Construction Loans - The Big Sticking Points" Houston Bar Association, Real Estate Section Monthly Meeting, April 18, 2007.
- Author/Speaker: "Subprime and Predatory Lending (New Developments, Disclosures, etc...)" Texas Association of Bank Counsel, 31st Annual Convention, October 11, 2007.
- Author/Speaker: "Homestead and Home Equity Lending Update" Houston Bar Association CLE program, January 10, 2008.
- Author/Speaker: "Negotiating Land Development Loan Documents" Real Estate Development from Beginning to End, presented by Lorman Education Services, January 31, 2008.
- Author/Speaker: "Negotiating Commercial Construction Loans", 32nd Annual Convention of the Texas Association of Bank Counsel, October 17, 2008.
- Author/Speaker: "Usury Law Changes" State Bar Collections and Creditors' Rights Course 2009, San Antonio, May 7-8, 2009.
- Author/Speaker: "Residential Mortgage Lending Update" 36th Annual

Texas Bankers Association Legal Conference, San Antonio, March 25, 2010.

- Author/Speaker: "Usury Law Changes" State Bar Collections and Creditors' Rights Course 2010, San Antonio, May 6-7, 2010.
- Author/Speaker: "Tricks and Traps in Texas Usury Law" Houston Bar Association, 2011 What the General Practitioner Needs to Know - Civil Day, Houston, October 28, 2011.
- Author/Speaker: "Consumer Mortgage Lending Compliance Update" TBA Compliance Alliance Webinar 2 pm March 7, 2013
- Author/Speaker: "Identifying and Curing Usury" State Bar Collections and Creditor's Rights Course 2013, Dallas, May 2-3, 2013
- Author/Speaker: "Mortgage Lending Tsunami: Dodd-Frank, CFPB and Beyond", Texas Land Title Institute, San Antonio, December 6, 2013.
- Author/Speaker: "Dodd-Frank: Consumer Home Lending Disclosures, Regulations Z, X and B," State Bar of Texas 36th Annual Advanced Real Estate Law Course, San Antonio, Texas, July 11, 2014.
- Author/Speaker: "So How Do You Comply with the Texas Disciplinary Rules of Professional Conduct and the Texas Lawyer's Creed" (Creating a Context for Compliance and a Life of Grace and Ease)" Texas Association of Bank Counsel 40th Annual Convention, Austin, Texas, September 23, 2016.
- Author/Speaker: "Opportunities to Serve Your Community" Texas Association of Bank Counsel 41st Annual Convention, Bastrop Texas, September 22, 2017.

Community Involvement

Rob is Chairman of the Board of Cherish Our Children International, a 501(c)(3) nonprofit established in 1993, with programs creating brighter futures for the world's most vulnerable children in Houston, Mexico, Kenya, Serbia, Bosnia, and Haiti, and formerly in Israel, and Romania.

Rob led and participated in foreign mission trips, served as a trustee of the permanent endowment fund of Christ United Methodist Church in Sugar Land, Texas, raised funds and built homes for Habitat for Humanity in Fort Bend County, served as a volunteer at Covenant House, served on a grant committee for Fort Bend Cares, and served as a Director of Child Advocates of Fort Bend.