

Jolie S. Lenz *Shareholder*

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Overview

Jolie S. Lenz provides legal counsel in the firm's banking and financial services section. She has extensive experience representing banks and other financial services providers ranging from local community banks to national financial institutions and finance companies.

Jolie's practice emphasis centers on helping clients resolve the legal minutia that can slow down and hamper a real estate transaction. Jolie works with banking institutions to dig into title, structure transactions in the most efficient way possible and stay ahead of the ever-evolving changes in banking law.

Jolie also has extensive experience in representing clients in a very broad range of general real estate matters, including residential, multifamily and commercial transactions. Finding solutions to the myriad of problems that can arise with commercial transactions is her area of proficiency.

Jolie has authored numerous articles on real estate topics and has made numerous presentations to financial institutions on a variety of topics from development loans to loan documentation.

Representative Experience

Representation of financial institutions and financial services providers in all relevant areas, including the structuring and documentation of commercial loans and residential and commercial real estate loans, work outs and foreclosures, compliance and regulatory issues, and form creation, standardization and compliance.

Representation of individuals and companies in general real estate transactions, including preparation and negotiation of leases, purchase and sale agreements and construction contracts, and review and cure of title and

Education

South Texas College of Law, J.D., summa cum laude, 1985

University of Houston, B.A., summa cum laude, 1981

Practice Areas

Banking and Financial Services

Real Estate

Admissions

Texas

survey issues.

Representation of utility districts and municipalities in general real estate transactions, including easement and site acquisitions and coordination of condemnations.

Representation of municipal zoning boards of adjustment and planning and zoning commissions.

Publications

- *Miscellaneous Gross Receipts Tax – Are You Entitled to a Refund?* – FACETS, February 2010; Public Law Report, February 2010
- *Conveyance of Real Estate* – FACETS, September/October 2010
- *Conveyance of Real Estate Part I – Fee Estates and Deeds* – Public Law Report, May 2010
- *Conveyance of Real Estate Part II – Easements* – Public Law Report, August 2010
- *What's New in Texas Condemnations?* – Public Law Report, July 2012
- Technical Advisor – Sterling Bank Residential Lot Development Loans