

BANKING AND FINANCIAL SERVICES

Whether you're a regional or a large, multi-state bank, mortgage or finance company, you deserve representation that is thorough, efficient and knows your industry inside and out.

Crain Caton & James' experienced Houston banking and financial services attorneys represent providers of consumer and commercial financial services in all aspects of lending, forms, procedures, collection, lender liability, workout, foreclosure, bankruptcy and compliance with Texas and federal laws and regulations. We provide counsel on, and routinely prepare, consumer and commercial finance forms and review and draft procedures. Additionally, we defend usury and consumer class action lawsuits.

You can count on us to formulate, structure and document the full range of consumer and commercial loans and other financial products at a reasonable cost to you or your customer. Our attorneys are actively engaged with clients, trade groups, attorneys and regulators throughout Texas and the nation allowing us to anticipate issues and to craft creative proactive solutions. Our forms are constantly updated to provide efficient, cost-effective documents. The consumer loan documents and forms prepared by our attorneys are well respected by state and federal regulators.

Members of our banking and financial services group regularly author articles and books, teach for state and national trade associations (such as IBAT and TBA), present continuing legal education for Texas and national attorney organizations and provide training and materials for financial institutions, other law firms and regulators. The "go to" treatise on Texas and federal credit laws, Usury and Texas Credit Laws, is written by Rob Wisner.

Commercial Finance

- Real estate forms and lending
- Commercial credit forms and lending, including asset based and cash flow lending and warehouse lines of credit
- Specialized lending, including SBA, ship mortgages and intellectual property
- Equipment leasing
- Financial services agreements, including wire transfer, treasury services, mobile check cashing, remote deposit capture and other agreements
- Opinion letters

Consumer Finance

- Residential real estate mortgage forms, disclosures, procedures and loan documents
- Consumer credit forms, policies and procedures
- Texas and federal regulatory compliance

Creditors Rights and Workouts

- Demand letters and collection procedures
- Real estate loan workouts and foreclosures
- Collection, litigation and bankruptcy
- Lender liability and consumer compliance defense, including class actions
- Expert and consulting witness in usury and other lending compliance issues