



Banking Law & Financial Services

Overview

There are an increasing number of lending structures and complex financial instruments available, with a wide range of purposes. Using them effectively is critical to business success. We provide results-driven commercial advice across the full spectrum of banking and finance matters. Our Banking and Finance Group regularly counsels financial institutions, banks and bank holding companies, mortgage companies, other institutional lenders, businesses and individuals on legal and regulatory matters in connection with real estate, commercial lending, and consumer transactions, both secured and unsecured.

Whether you are a lender or a borrower, the depth of our technical knowledge and the breadth of our reach, along with our work for some of the most successful companies, sets us apart. Our banking and finance team's experience covers all aspects of the deployment of private capital and banking regulations. Group members assist clients on issues relating to the Truth in Lending Act, RESPA, Regulation Z, Regulation X, consumer lending laws, servicing agreements, brokerage agreements, wholesale agreements and funding agreements, and negotiate and prepare loan documentation.

At the heart of our approach is an ability to work seamlessly across legal disciplines in order to solve your most complex problems. Our multidisciplinary team also works with clients on issues involving federal and state regulations, new bank charters, holding company formations, conversions, new or acquired branch applications, mergers, acquisitions and licensing/qualification in jurisdictions throughout the country. We also handle all aspects of secondary market transactions, including portfolio purchases, servicing agreements, securitized financing acquisitions, and all of the many business and real estate issues which arise in such transactions.

Primary Contacts



Deborah A. Hays

Partner

✉ dhays@archerlaw.com

☎ 856.354.3089