



Financial Services

McGinnis Lochridge is a comprehensive resource for our clients in the financial services industry. We provide seasoned, highly knowledgeable counsel and representation in the courthouse, before regulators, in financial transactions and at the Texas Legislature. Our lawyers have decades of experience in the adoption and interpretation of Texas laws governing commercial and consumer financing. Although an issue may appear new or unique, there is a good chance that we have already considered it and developed a practical solution, and that we participated in developing the law that will resolve it.

Litigation

The lawyers in our Financial Services Practice Group have a deep understanding of how Texas' complex finance laws affect the industry and its practices. Our comprehensive litigation experience includes:

- Representing national clients in court, including complex litigation and class actions, and in arbitration, administrative proceedings before Texas agencies, and Civil Investigative Demands (CIDs) issued by the Texas Attorney General.
- Defending clients in commercial and consumer suits asserting lender liability, usury and other claims under various laws and statutes, including the Texas Finance Code, Texas Deceptive Trade Practices Act, Texas Occupations Code, and federal laws including the Truth in Lending Act, Fair Credit Reporting Act, Fair Debt Collection Practices Act, and other litigation.
- Representing clients in litigation against dealers and other commercial borrowers, including litigation to obtain expedited relief in order to protect, preserve and realize upon collateral, and in priority disputes with other creditors.

Regulatory Compliance and Legislation

For decades, McGinnis Lochridge lawyers have worked with regulators and financial service industry leaders to develop the Texas laws governing commercial and consumer financing. We provide our clients with specific knowledge of the industry as well as the regulators, based on years of experience resolving creditors' problems.

We represent leading national financial service companies before various agencies, including the Office of Consumer Credit Commissioner of Texas, Finance Commission of Texas, Office of the Attorney General of Texas, Texas Department of Motor Vehicles, Texas Department of Banking, Texas Commissioner of Savings and Mortgage Lending and Texas Department of Insurance.

Commercial Financing

Our Financial Services Practice Group has many years of commercial financing experience including:

- Representing financial institutions in financing a wide range of transactions, including motor vehicle and equipment dealer loans, revolving lines of credit, other business loans, and commercial real

estate and construction loans.

- Providing Texas law opinions and acting as Texas counsel in connection with securitized financing transactions that involve Texas accounts.

Creditors' Rights, Workouts and Bankruptcy

Our Financial Services Practice Group represents major creditors in commercial workouts, forbearance agreements, foreclosures and litigation to enforce creditors' rights. We also represent major creditors in commercial and consumer bankruptcies, replevins and other creditor rights actions.

Primary Contact

William H. Daniel
512 495-6016 o
512 505-6316 f
wdaniel@mcginnislaw.com

Practicing in this Area...

Bill Bingham bbingham@mcginnislaw.com	Doug Dodds ddodds@mcginnislaw.com	Chris Halgren chalgren@mcginnislaw.com
Greg Chanon gchanon@mcginnislaw.com	Cliff Ernst cernst@mcginnislaw.com	Tim L. LaFrey tlafrey@mcginnislaw.com
William H. Daniel wdaniel@mcginnislaw.com	Carl Galant cgalant@mcginnislaw.com	Michael A. Wren mwren@mcginnislaw.com

Our Offices

Austin Office
600 Congress Ave., Ste. 2100
Austin,TX 78701
512 495-6000 p | 512 495-6093 f

Houston Office
609 Main St., Ste. 2800
Houston,TX 77002
713 615-8500 | 713 615-8585 f

Dallas Office
Chase Tower
2200 Ross Ave., Ste. 4900E
Dallas,TX 75201
214 307-6960 | 214 307-6990 f

Decatur Office
203 W. Walnut St, Ste 100
Decatur,TX 76234
940 627-1100 p

mcginnislaw.com