



# BANKING AND FINANCIAL SERVICES

Christian & Barton has for many years represented financial institutions in connection with the documentation and closing of commercial credit transactions of all types. We maintain an active practice in loan workouts, collateral liquidation and recovery, reorganizations and restructuring agreements and representation of lenders in bankruptcy proceedings and have provided priority, preference, plan confirmation and fraudulent conveyance analysis in bankruptcy and other litigation matters. We advise banks with respect to matters involving the issuance of letters of credit and the presentation and honoring of drafts drawn on letters of credit, and have developed standard bank letter of credit application forms and reimbursement agreements.

Our lawyers are experienced in advising financial institution holding companies and their subsidiaries with respect to regulatory issues affecting their policies and operations, including transactions between institutions and their affiliates, lending limits and standards, loans to insiders and compliance with federal and state laws and regulations. We have advised financial institutions as to capital markets transactions involving interest rate protection agreements, repurchase agreements and loan participations.

We have experience in advising lenders with respect to consumer credit matters, such as mortgages, construction loans, home equity lines and credit card programs, and have prepared standard bank forms and agreements for use in such programs.

Our lawyers have advised financial institutions with respect to specific federal regulations including the Truth-in-Lending Act and Regulation Z and the Equal Credit Opportunity Act and Regulation B.

We counsel banks on deposit and operations issues, including Uniform Commercial Code provisions governing bank deposits and collections, wire transfers and negotiable instruments. We have developed standard bank documents such as account agreements, signature cards and form resolutions for non-personal depositors.

## ***RELATED ATTORNEYS***

- Robert Alfred (Fred) Gouldin
- Stephen R. Larson
- David D. Redmond
- R. Gaines Tavenner
- Henry I Willett III