

FINANCIAL SERVICES

As one of the largest and most experienced group of financial service attorneys in the southern United States, we represent a diverse group of clients across the nation and in markets around the world, including U.S. and international issuers and investors; underwriters, insurers and placement agents; buyers, sellers, brokers, and dealers; investment and commercial banks; credit unions; venture capital and private equity funds; public and private companies; general and limited partnerships; trust companies; non-profits; and industry trade groups.

We assist our diverse banking and finance clients by offering them our substantial experience acquired over many years in the industry, combined with our long-standing commitment to advocate on their behalf to make beneficial legal changes to the framework. Whether you're a broker-dealer, foreign bank, investment advisor or credit union, our attorneys will lead you through your lending, finance, statutory and regulatory needs.

History of Advocacy

Our attorneys have played a key role in transforming South Florida into an international financial center, advising many of the major players in the marketplace. Through our work on legislation and regulations that affect the national banking, international financing, and insurance industries, we help ensure the region's climate stays favorable for economic growth.

In this regard, our attorneys were instrumental in the 1978 state law that allowed foreign banks to establish offices in Florida. We represented the first out-of-state bank to create a non-Edge Act banking office in Florida and the first applicant for a non-bank financial institution license in the state. We also negotiated a legislative deal to allow out-of-state holding companies to form loan production office subsidiaries in Florida.

Strong Reputation

We've been recognized nationally by *U.S. News* as one of its Best Law Firms for Banking and Finance Law and Banking and Finance Litigation. We're also listed by *Chambers USA* as a first tier Florida firm known for its "formidable banking and finance practice ... [with] a strong focus on regulatory compliance."

Among our top banking and finance practicing attorneys is Bowman Brown, regarded as a "leading expert in banking regulation." He is the only Florida banking and finance lawyer to receive *Chambers'* highest rating, the "Star Individual" designation. Rod Jones, acknowledged for his work with community banks, served as the Florida Department of Banking and Finance's Director of the Division of Banking and was staff counsel and a banking analyst for the Florida House of Representatives' Committee on Commerce.

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A number of our attorneys have also achieved the highest ratings by Martindale-Hubbell and have earned recognition from *Chambers USA*, *Best Lawyers in America*®, *Florida Trend*, *South Florida Legal Guide* and Super Lawyers for their banking and finance law experience.

Solid Relationships

Our lawyers serve on boards and committees that help establish solid industry relationships and leadership, including the Florida International Bankers Association, Florida Bank's Banking Law & Credit Regulation Committee, and The Florida Bar's Banking and Credit Regulation Committee, among others. They also regularly speak at bank workshops and to bankers' associations regarding international lending, secured transactions, private banking, check fraud and other collections issues, and pitfalls in opening and administering bank accounts.

Valuable Experience

Our clients choose us, in part, because we have years of experience in the industry and have evolved our practice along with the growth of banking and finance. We are the go-to firm for handling local, national and cross-border consumer finance and general bank regulatory matters; documentation of consumer finance, trade finance, real estate and commercial, and industrial financing transactions; development of account documentation; issues relating to negotiable instruments; mergers and acquisitions; litigation; and a wide range of other legal and tax matters generated by and important to financial institutions.

Additionally, our attorneys help banks of all sizes with regulatory matters that involve responses to examination reports, analysis of regulatory concerns, compliance with remedial supervisory agreements and advice on corporate governance issues. We also counsel lenders in the workout of commercial and real estate loans and financial institutions that provide services to non-U.S. customers.

Lastly, our Credit Union Practice Group attorneys advise the boards and management of federally insured credit unions throughout the United States. Michael Lozoff serves as general counsel to numerous credit unions in Florida and other states. With this depth of experience, our attorneys counsel clients in matters of governance, regulatory compliance, policy review and development and the negotiation or drafting of vendor contracts. We also partner with clients to help them reach their strategic planning objectives, act on adverse examination findings or administrative actions, and conduct in-house educational workshops on a wide variety of topics.

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Corporate

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- [Mergers and Acquisitions](#)

Professionals

David O. Batista

Bowman Brown

John W. Bustard

Cassandra M. Capote

Robert "Bobby" N. Cardenas

William N. Jacobs

Rod Jones

Michael D. Lozoff

William G. McCullough

Jack C. McElroy

Brenna M. Morecraft

Peter A. Rahaghi

Greta E. M. Trotman

Bryan Wells

Hortensia M. Williams

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