



Hanson Bridgett Practice Group Financial Services

Our attorneys represent major financial institutions, lenders, mortgage brokers, and other businesses in the finance sector in complex lending and other financial transactions across a broad spectrum of industries. Client service is a core value at Hanson Bridgett. We work hard to understand your business and to become a trusted advisor and a valued partner.

We provide advice to our financial services clients in the following areas:

- Appellate
- Bankruptcy, Creditor's Rights
- Financing
- Commercial Finance
- Consumer Finance
- Insurance Recovery
- Intellectual Property
- Labor & Employment
- Lending
- Litigation
- Loan Documentation
- Privacy and Cyber-security
- Real Estate & Construction
- Workouts
- Trusts & Estates

Financing

We represent financial institutions and other lenders as well as borrowers in drafting and negotiating promissory notes, deeds of trust, loan



agreements, environmental indemnity agreements, security agreements and other conventional or special purpose loan documents relating to the acquisition and refinancing of real property, personal property and business operations. We also negotiate and document line-of-credit and related instruments. We assist our clients in the development of financial and business plans for their businesses and provide advice on alternative debt and equity financing arrangements.

Lending

Our lawyers understand financial markets and stay abreast of emerging financial products. We represent lenders and borrowers in the negotiation and documentation of a wide array of loans, workouts, loan restructurings, “mini-perm” and permanent take-out financing, lines of credit, guaranties and other credit facilities. We structure equity financing joint ventures and hybrid equity/mezzanine financing undertakings. Our attorneys represent lenders in general real estate transactional matters including commercial and retail leasing. We arrange tax-exempted bond financings for our nonprofit clientele. For public sector clients, we specialize in securing project specific federal and state grant funding.

Bankruptcy and Creditor’s Rights

Our attorneys represent commercial creditors and real estate owners and managers in bankruptcy cases, nationwide. We provide our clients with efficient analysis of bankruptcy proceedings and developments, the requisite economies of scale, and the ability to respond and act quickly.

We provide strategic advice and advocacy when our clients encounter opposing parties in financial distress or insolvency proceedings – including cases under chapters 7, 11, and 13 of the Bankruptcy Code, and state court proceedings after an assignment for the benefit of creditors. Notably, Hanson Bridgett offers considerable depth of expertise in bankruptcy cases involving real estate. We resolve time-sensitive cases and disputes involving issues of possession, lease assumption and rejection. Our goal is to make sure each client is in the most advantageous position possible to address the problems created when a commercial tenant files bankruptcy.

Labor & Employment

Our premier labor and employment practice focuses exclusively on management-side employment law. We partner regularly with clients in the financial services industry to ensure they stay ahead of the fast-changing employment laws in California. Our attorneys have a reputation for strategic thinking, problem solving and leading edge advocacy. We provide a comprehensive range of services, including complex class action litigation defense, single and multi-plaintiff litigation defense, representation in arbitrations, and employment law advice and counseling. Our attorneys also conduct workplace investigations and trainings, audits of workplace policies and practices, and they defend employers against administrative claims and investigations by the Department of Labor, EEOC, California EDD, the DLSE and others.

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Privacy and Data Security

In the world of ever-changing privacy and data security laws, our attorneys stay abreast of the latest changes to ensure our clients are always prepared. We advise financial services clients in areas of privacy applicable to IT/technology, data security, financial privacy, health privacy, consumer privacy, employment privacy, litigation and transactions. Our attorneys advise clients on how to protect proprietary and customer confidential information. We guide our clients through all steps of information governance and risk management, such as the development and implementation of preventative measures, policies and procedures, technology selection and validation, the placement of cyberliability insurance, and pursuit of claims under these policies. In addition, we help clients investigate and respond to data breaches and represent clients in related litigation.

Litigation

Our banking litigation practice includes customer disputes related to secured and unsecured loan products, handling of checks and deposit accounts and collections, as well as recovery of funds related to fraudulent transfers and related disputes. We represent national and regional banks and lenders in commercial litigation, including claims alleging various business torts, including unfair business claims, and alleged violations of Truth-In-Lending and Fair Credit Reporting Acts, and TCPA, to name a few. We also represent financial institutions in foreclosures and receiverships, and work closely with our clients to efficiently manage these processes to achieve effective and successful results. We also represent lenders, servicers, trustees and custodians in other actions affecting their, or their clients', interests in real property, including partitions and quiet title actions, as

well as all aspects of litigation that can arise from managing, acquiring, selling or developing real property.

By taking a proactive approach, we identify and create choices for resolving disputes while helping the client to identify and manage the risks and benefits of each particular path.

Appeal

Our appellate practice group maintains a stellar record of favorable results before the California Supreme Court and in every district of the California Court of Appeal. We also successfully handle cases before the U.S. Court of Appeals for the Ninth Circuit, and we have submitted briefs to the U.S. Supreme Court. Among appellate court judges, Hanson Bridgett's appellate practice has earned a reputation for the highest quality advocacy.

