

Banking, Commercial, and Consumer Finance

Overview

Carlton Fields represents banks and other financial institutions in connection with commercial finance transactions and consumer lending litigation and regulatory matters. Our commercial finance lawyers represent many of the country's largest and most sophisticated institutions, including national and regional banks, in the full range of commercial finance transactions, with an emphasis on commercial real estate and asset-backed financing. Our consumer finance lawyers represent banks, servicers, and other industry clients in high-stakes individual and class action consumer litigation with the goal of limiting or eliminating portfolio-level risk. We also provide regulatory and compliance advice on data security, cyber risk, and compliance with federal and state consumer financial protection laws and regulations.

Consumer Finance

Carlton Fields has extensive experience representing banks and other financial service industry clients in state, federal and bankruptcy court litigation, and arbitration. In addition to defending banks in high-stakes individual and class action consumer litigation, our lawyers counsel and advise the industry on data security, cyber risk, and compliance with federal and state consumer financial protection laws and regulations, including Consumer Financial Protection Bureau (CFPB) regulations. Learn more about our consumer finance practice.

Creditors' Rights and Bankruptcy

Our extensive insolvency, reorganization, and restructuring practice includes the representation of foreign and domestic commercial lenders, creditors' committees, unsecured creditors, Chapter 11 and Chapter 7 trustees, court-appointed receivers, assignees, landlords, bondholders, and purchasers of assets of bankruptcy estates. We have also represented debtors in possession in several large Chapter 11 cases. Learn more about our creditors' rights and bankruptcy practice.

Distressed Asset and Workout

We provide strategies and solutions throughout all phases of problem loan resolution, including workouts, litigation, and bankruptcy proceedings. Our representation begins with a thorough review of the debt relationship, which includes an analysis of credit and litigation risk from which we develop a timely, cost-effective strategy. Learn more about our distressed asset and workout representation, and our real estate workouts and problem loan resolution practice.

Lending

Our team of commercial lending lawyers offers a multidisciplinary approach that spans the spectrum of real estate finance at all levels of the capital stack. We routinely handle a diverse range of transactions in various roles and capacities, from large, complex structured finance matters to more conservative balance sheet loans, and everything in between. We represent Wall Street investors, life companies, commercial banks, REITs, private equity funds, pension funds, conduits, master and special servicers and rating agencies in a wide range of sophisticated real estate transactions, including the negotiation, documentation, and closing of CMBS, balance sheet, mezzanine, construction, development, and other loans (participations and syndications) involving properties of all types. Learn more about our lending services.

Insights

01.29.2024

Can You Live Local? Benefits and Challenges of Developing Affordable Housing in Florida

07.18.2022

Eleventh Circuit Addresses Potential Conflict Between FDCPA and TILA, Holds That Debt Collector Must Comply With Both

05.06.2022 Why Every State Should Require Financial Literacy Education, as Florida Does *Tampa Bay Business Journal*

11.04.2021 FTC Sharpens Its Cyber Enforcement Tool by Amending and Expanding the Safeguards Rule

10.22.2021 Hunstein and the FCCPA

10.11.2021 Payment for Order Flow (PFOF): Your Questions Answered

07.19.2021 UPDATED: House Bill 59 Creates Delays on the Filing of New Comprehensive Plan Amendments

05.12.2021 Food for Thought: Can the Small Business Reorganization Act Be a Path for Restaurant Franchises?

05.06.2021 Certain Debtors Are Now Eligible to Apply for PPP Loans

05.05.2021 More Is Not Merrier: Eleventh Circuit Sends Message to Debt Collectors Using Third-Party Vendors

03.04.2021 COVID-19 Economic Stimulus Programs: Different Countries, Similar Programs *Business Law Today*

01.22.2021 Can Doing Nothing as a Creditor Get You Sanctioned – In re Fulton Part II

12.28.2020 Stimulus Package Ushers in New Loan Opportunities and Support for Small- to Medium-Sized Businesses / Extends FFCRA Tax Credit

10.26.2020 Florida's Uniform Commercial Real Estate Receivership Act

07.24.2020 Florida's New Receivership Act Offers Some Clarity for Commercial Real Estate Stakeholders

07.23.2020 Bank Regulator Clarifies Crypto Custody Rules

06.24.2020 Is the CARES Act Caring Enough?

06.10.2020 Federal Reserve Board Expands Main Street Lending Program

05.14.2020 Lessons Learned: Receiverships

05.04.2020 Update on the Reserve Board's Main Street Program: Moves to Assist Larger Businesses

04.24.2020 New Funds Available Under the Small Business PPP and EIDL Programs

04.23.2020 Economic Impact Payments Authorized by the CARES Act Are Not Exempt From Garnishment in Florida

04.10.2020 Federal Reserve Moves to Assist Larger Businesses

03.31.2020 Small Business Administration Loans Summary Under the CARES Act

02.10.2020 Big Changes for Small Business Bankruptcies

01.25.2020 Can Doing Nothing as a Creditor Get You Sanctioned?

12.23.2019 Changes to Florida Notarization Statutes Effective January 1, 2020

04.17.2019 Senate Follows House Seeking to Make Cannabis Banking "S.A.F.E."

04.01.2019 Caps Off to You: DOL Proposes Raising Salary Cap

04.01.2019 Is Cannabis Banking "SAFE"? Marijuana and Its Secure and Fair Enforcement

11.19.2018 Three Takeaways from the DOL's New Labor Condition Application Form

10.01.2018 NIST Provides Guide and Example Solution for IT Asset Management

10.01.2018 In California, a New Era in U.S. Privacy

09.26.2017 Jump in Credit Scores Means Dip in Underwriting Predictability

09.30.2006 Fringe Banking

05.30.2006 Journey to the Fringe: A Survey of Select Fringe Lending Products

Our Team

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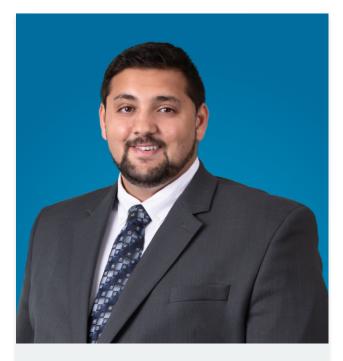


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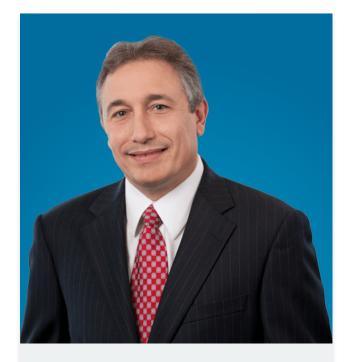
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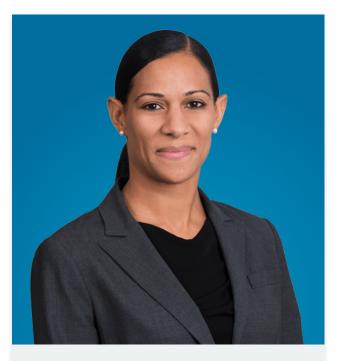
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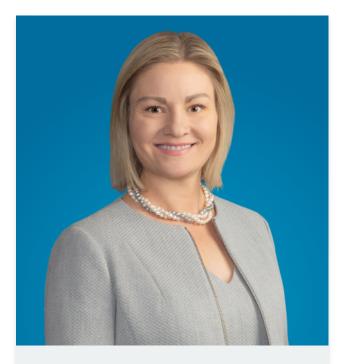
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Related Capabilities

Practices

- Appellate & Trial Support
- Business Transactions
- Consumer Finance
- Creditors' Rights and Bankruptcy
- Cybersecurity and Privacy
- Distressed Asset and Workout
- Financial Services Regulatory
- Institutional Investment and Finance

Industries

- Life, Annuity, and Retirement Solutions
- Technology
- Real Estate
- Health Care

- Litigation and Trials
- Real Property Litigation
- Title Insurance
- Real Estate Workouts and Problem Loan Resolution
- Public and Private Offerings
- Estates, Trusts and Probate
- International: Asia
- International: Brazil
- International: Cuba
- International: Europe
- International: Latin America
- International: Mexico
- Investment and Ownership
- Lending
- Development
- Technology
- Real Estate
- Securities Transactions and Compliance
- Public-Private Partnerships
- Private Equity and Venture Capital
- Mergers and Acquisitions
- Investment Funds
- Corporate Law and Governance
- Construction Transactions
- International Privacy Compliance
- Technology & Intellectual Property Transactions
- Intellectual Property Litigation
- International Litigation & Arbitration
- Employee Benefits, Compensation & ERISA
- Discrimination
- Antitrust and Trade Regulation
- Tax Litigation & Controversy
- Blockchain and Digital Currency

- AdTech
- False Claims Act, Qui Tam, and Whistleblower Defense
- Internal Investigations
- Eminent Domain
- White Collar Crime & Government Investigations
- Tax
- Securities Litigation and Enforcement
- Multifamily Finance and Affordable Housing
- Health Care
- Labor & Employment
- Education
- Government Law & Consulting
- Class Actions
- Cannabis Law