

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

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

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

Key Contacts



W. Gregory Null

SHAREHOLDER



Gina A. Hough

SHAREHOLDER



Alana Zorrilla-Gaston
SHAREHOLDER

Additional Members



Nader A. Amer

ASSOCIATE

Miami

 305.539.7205



Frank A. Appicelli

SHAREHOLDER

Hartford

 860.392.5015



Erin E. Banks
SHAREHOLDER

Tampa
☎ 813.229.4212



Naomi M. Berry
SHAREHOLDER

Miami
☎ 305.539.7210



Dane R. Blunt
SHAREHOLDER

Tampa

☎ 813.229.4156



Alexandra D. Blye
SHAREHOLDER

West Palm Beach

☎ 561.650.8016



Justan C. Bounds

SHAREHOLDER

Atlanta

📞 404.815.3410



Alicia Whiting Bozich

SENIOR COUNSEL

Tampa

📞 813.229.4305



Cathleen Bell Bremmer

OF COUNSEL

Tampa

☎ 813.229.4326



Chelsey J. Clements

SHAREHOLDER

Orlando

☎ 407.244.8245



Jeffrey A. Cohen
SHAREHOLDER

Miami

☎ 305.539.7289



Jeffrey Michael Cohen
OF COUNSEL

Miami

☎ 305.539.7304



Chris S. Coutroulis

SHAREHOLDER

Tampa

☎ 813.229.4301



Kate S. D'Agostino

SHAREHOLDER

Hartford

☎ 860.392.5001



Richard A. Denmon

SHAREHOLDER

Tampa

☎ 813.229.4219



Robert W. DiUbaldo

SHAREHOLDER

New York

☎ 212.380.9635



Michael P. Donaldson

SHAREHOLDER

Tallahassee

☎ 850.513.3613



Aaron C. Dunlap

SHAREHOLDER

Tallahassee

☎ 850.425.3395



Steven C. Dupré

SHAREHOLDER

Tampa

☎ 813.229.4341



David B. Esau

SHAREHOLDER

West Palm Beach

☎ 561.650.8015



Robert S. Freedman

SHAREHOLDER

Tampa

☎ 813.229.4149



David L. Gay

SHAREHOLDER

Miami

☎ 305.539.7265



Robert N. Gilbert

SHAREHOLDER

West Palm Beach

📞 561.650.8007



Kristin A. Gore

SHAREHOLDER

West Palm Beach

📞 561.650.8046



Shannon B. Gray

OF COUNSEL

Tampa

☎ 813.229.4314



Merrick L. Gross

SHAREHOLDER

Miami

☎ 305.530.4046



Clifton R. Gruhn

SHAREHOLDER

Miami

☎ 305.347.6990



Alan M. Grunspan

SHAREHOLDER

Miami

☎ 305.539.7209



M. Derek Harris

SHAREHOLDER

West Palm Beach

 561.650.8006



Brian A. Hart

SHAREHOLDER

Miami

 305.539.7221



Jourdan R. Haynes

SHAREHOLDER

Tampa

📞 813.229.4282



Emil Hirsch

SHAREHOLDER

Washington, D.C.

📞 202.965.8184



Aaron A. Holman

ASSOCIATE

Orlando

☎ 407.244.8229



Matthew H. Jacobson

SHAREHOLDER

Miami

☎ 305.539.7372



Amanda Romfh Jesteadt

SHAREHOLDER

West Palm Beach

📞 561.650.0354



Donald R. Kirk

SHAREHOLDER

Tampa

📞 813.229.4334



Jocelyn M. Kirsch

ASSOCIATE

Tampa

☎ 813.229.4238



Paul E. Kisselburg

OF COUNSEL

Washington, D.C.

☎ 202.965.8148



Alon Lagstein
OF COUNSEL

Los Angeles
☎ 310.843.6316



Joseph H. Lang Jr.
SHAREHOLDER

Tampa
☎ 813.229.4253



Hywel Leonard

OF COUNSEL

Tampa

☎ 813.229.4215



Edgel C. Lester Jr.

OF COUNSEL

Tampa

☎ 813.229.4231



Markham R. Leventhal

SHAREHOLDER

Washington, D.C.

☎ 202.965.8189



William Mark Levinson

SHAREHOLDER

Los Angeles

☎ 310.843.6336



Jin Liu

SHAREHOLDER

Tampa

☎ 813.229.4209



Brad S. Markoff

SHAREHOLDER

Los Angeles

☎ 310.843.6324



Julianna Thomas McCabe

SHAREHOLDER

Miami

☎ 305.347.6870



Kathleen S. McLeroy

SHAREHOLDER

Tampa

☎ 813.229.4228



George J. Meyer
OF COUNSEL

Tampa

☎ 813.229.4140



H. Scott Miller
SHAREHOLDER

Hartford

☎ 860.392.5011



Dean A. Morande

SHAREHOLDER

West Palm Beach

☎ 561.650.8014



Jeremy J. Mudd

SHAREHOLDER

Hartford

☎ 860.392.5035



Mark A. Neubauer

SHAREHOLDER

Los Angeles

☎ 310.843.6310



Duy Duc "Dewey" Nguyen

SHAREHOLDER

Washington, D.C.

☎ 202.965.8192



Ilan A. Nieuchowicz

SHAREHOLDER

West Palm Beach

☎ 305.539.7381



Christopher M. Paolini

SHAREHOLDER

Orlando

☎ 407.244.8253



Jason Perkins
SHAREHOLDER

Orlando
☎ 407.244.8250



Jimmy Pham
ASSOCIATE

Orlando
☎ 407.481.5439



Robert M. Quinn

SHAREHOLDER

Tampa

📞 813.229.4217



Shayaan S. Raja

ASSOCIATE

Orlando

📞 407.849.3593



Rahul P. Ranadive

SHAREHOLDER

Miami

📞 305.539.7237



Alan Rosenthal

SHAREHOLDER

Miami

📞 305.539.7301



Marci P. Schmerler

SHAREHOLDER

Atlanta

☎ 404.815.2676



Samantha T. Schneck

SHAREHOLDER

Washington, D.C.

☎ 202.965.8191



Alex B. Silverman

SHAREHOLDER

New York

☎ 212.380.9627



Daniel B. Simonds

ASSOCIATE

Los Angeles

☎ 310.843.6364



William P. Sklar

SHAREHOLDER

Tallahassee

📞 561.650.0342



Christopher Smart

SHAREHOLDER

Tampa

📞 813.229.4142



R. Jeffrey Smith

OF COUNSEL

Hartford

☎ 860.392.5018



Michele B. Softness

OF COUNSEL

Miami

☎ 305.539.7234



Charles W. Throckmorton

SHAREHOLDER

Miami

☎ 305.539.7284



Nora A. Valenza-Frost

OF COUNSEL

New York

☎ 212.380.9631



Aaron S. Weiss

SHAREHOLDER

Miami

☎ 305.539.7382



Peter J. Winders

SHAREHOLDER AND GENERAL COUNSEL

Tampa

☎ 813.229.4332



Michael L. Yaeger

SHAREHOLDER

New York

📞 212.380.9623



Michael G. Zilber

ASSOCIATE

Miami

📞 305.530.4058

Related 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
- 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
- Ghost Restaurant Law
- 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

Related Industries

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