

Overview

Our banking and commercial finance attorneys document and negotiate loans, prepare letters of credit, and assemble asset-based financing, special-purpose financing, and all other facets of commercial finance. We advise on all aspects of lender due diligence, enabling clients to evaluate risks, balance business, and operational and legal needs. Our work with a multitude of lenders enables us to customize terms and provisions that benefit both the lender and the customer, as well as to build in safeguards that protect the lender's collateral and other interests.

Our Banking and Commercial Transactions practice is part of our larger Financial Services Group which also encompasses our Consumer and Retail Financial Services practice. Click on the links below to read more about our capabilities and experience in these areas.

- [Financial Services](#)
- [Consumer and Retail Financial Services](#)

Representative Experience

- Experienced in bank litigation representing banks in all types of suits, including enforcement of loan transactions, loan workouts and restructuring, defending lender liability claims, guarantor liability litigation, complex commercial foreclosures, banking operations, public funds statutory violations, probate / trust litigation
- Represented a nationally recognized bank in the \$60M financing of a student housing development for a major state university
- Represented a major bank in \$700M loan to a publicly traded partnership that manages coal and other natural resource properties nationally
- Managed all aspects of commercial real estate development for clients, including structuring public and private financing, resolving land use issues, preparing real estate and financing documentation, and negotiating development and construction agreements

- Represented numerous banks, including Fortune 500 corporations, in lending transactions and workouts
- Lead counsel to lender in complicated commercial collection matter; lender received significant recovery following summary judgment ruling and post-judgment enforcement action
- Litigated claims involving payment systems and commercial paper with a focus on issues under Article 3 (Negotiable Instruments), Article 4 (Bank Deposits and Collections), and Article 4A (Funds Transfers) of the Uniform Commercial Code (UCC), as well as Federal Regulation CC (Availability of Funds and Collection of Checks)
- Defended claims alleging that bank owes fiduciary duties to its customers
- Represented a group of local Oklahoma investors in a private placement offering where the offering proceeds were used to purchase an Oklahoma bank
- Represented a state-chartered Oklahoma bank and its shareholders in its acquisition by another bank
- Represented a privately held bank in a merger with another bank for approximately \$45 million

**Steven N. Royce****Team Leader**

(304) 598-5375

steven.royce@steptoe-johnson.com