

UNDERWOOD

Banking and Finance



Underwood's banking practice dates back over a century. From its roots in Amarillo to today's regional footprint, Underwood's service to financial institutions has been a constant.

Underwood boasts long-standing relationships with our region's financial institutions, and our lawyers routinely represent major money center banks and other specialized lenders, including Farm Credit System lenders, throughout Texas and neighboring states.

In today's environment, financial institutions must navigate an ever-expanding regulatory environment in addition to the customary challenges maintaining profitable customer relationships while minimizing unnecessary risk. Additionally, sector-specific issues must be addressed as lending becomes ever more specialized. To that end, Underwood devotes substantial resources in making sure that experienced lawyers are available to address these more focused relationships.

In addition to routine commercial financing matters, Underwood brings significant experience to such specialized areas as [agriculture](#), [construction](#), and [energy](#) (including [renewable energy](#)). Our actual loan documentation experience ranges from small real estate loans to nine-figure syndicated credit facilities.

We also help financial institutions navigate many of today's statutory and regulatory schemes, including Dodd Frank, the Home Affordable Modification Program, and the Fair Debt Collection Practices Act.

Underwood assists lenders through the entire life cycle of any loan relationship. When loans become distressed, Underwood lawyers bring decades of practical experience to bear. We represent lenders in [litigation](#) (including the utilization of extraordinary remedies), workouts, [bankruptcy](#), and other insolvency proceedings.