



# Financial Institutions

## Overview

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The financial services and banking industry is at the forefront of the economy, and a host of laws and regulations govern banks, mortgage companies and institutional lenders. Those operating a financial services business need proper legal guidance to minimize risk and ensure compliance with all laws. In addition, businesses and individuals involved with the banking and financing industry as customers or partners should seek legal representation to help protect their legal rights.

The attorneys at Archer represent both clients within the financial services industry, as well as business and individuals in their dealings with banks and lenders. Our corporate, real estate, tax and bankruptcy attorneys work with our financial services and banking practice groups to provide comprehensive legal advice and assistance.

Archer's financial service and banking attorneys serve a diverse clientele, including banks, mortgage companies, institutional lenders and other financial services businesses. We assist with all aspects of starting, operating and managing a financial services business and provide guidance on real estate transactions, as well as secured and unsecured commercial and consumer transactions. We advise clients with respect to their obligations under consumer lending laws, the Truth in Lending Act, RESPA, Regulations Z and X and all other regulations.

Our lawyers also review and negotiate loan agreements, servicing agreements, brokerage agreements, funding agreements, wholesale agreements and other financing documents and agreements. We routinely prepare and review loan documentation to ensure the documentation is comprehensive, complies with legal requirements, protects your interests and minimizes the risk of future disputes or litigation.

If you are interested in expanding or growing your financial services business, we can also help. We represent clients seeking new bank charters, as well as those involved in company holding formations. We also handle conversions, new or acquired branch applications and mergers and acquisitions. In addition, we assist clients in becoming licensed or qualified in other jurisdictions throughout the United States. We also assist with transactions on the secondary market, including portfolio purchases and securitized financing acquisitions, among other transactions.

If you are a business or consumer seeking financial services, we can also represent your rights with lenders and mortgage companies. Our real estate team can assist you in reviewing financing agreements, ensuring compliance with consumer protection laws and protecting your interests. Likewise, we assist consumers in

drafting and negotiating loan and credit agreements, advise them on their rights and obligations and take action if the lender breaches those rights in any way.

## Related People

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**Frank R. Demmerly, Jr.**

Partner

✉ [fdemmerly@archerlaw.com](mailto:fdemmerly@archerlaw.com)

☎ 856.354.3100



**Daphne Goldman**

Of Counsel

✉ [dgoldman@archerlaw.com](mailto:dgoldman@archerlaw.com)

☎ 856.673.7138



**Steven K. Mignogna**

Partner

✉ [smignogna@archerlaw.com](mailto:smignogna@archerlaw.com)

☎ 856.354.3024



**Tara Hagopian Zane**

Partner

✉ [tzane@archerlaw.com](mailto:tzane@archerlaw.com)

☎ 856.354.3088

