

Banking and Financial Services



Saxton & Stump’s Banking and Financial Services attorneys understand the ever-changing consumer and commercial lending landscape and work with clients to anticipate and address their unique litigation and compliance needs. We advise clients about evolving case law and regulatory changes and provide strategic solutions to help them reach their business goals.

Financial services litigation

We defend and advise banks, credit unions, consumer and commercial lenders, mortgage originators and servicers, debt purchasers, collectors and finance companies in single plaintiff and class-action consumer lawsuits in trial and appellate courts.

Our team of more than 45 litigators collectively have tried more than 400 cases in the courtroom and are supported by our unique in-house trial technology team as well as the insights of [Hon. Lawrence F. Stengel \(Ret.\)](#), former Chief Judge of the U.S. District Court for the Eastern District of Pennsylvania and [Hon. Robert A. Graci \(Ret.\)](#), former Pennsylvania Superior

Key Contacts



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Team

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Court Judge.

Regulatory compliance

Our attorneys provide strategic analysis of financial service companies' compliance with state and federal laws and regulations, including:

- Truth-in-Lending Act
- Real Estate Settlement Procedures Act
- Fair Credit Reporting Act
- Fair Debt Collection Practices Act
- Telephone Consumer Protection Act

Financial transactions and lending

We counsel banking and financial services clients on all aspects of secured and unsecured financing transactions, including:

- Loan origination, negotiation and closings
- Government-guaranteed loans and economic development financing
- Review of due diligence materials
- Administration and sales of Real Estate Owned (REO) properties
- Equipment lease financing
- Private equity financing
- Bankruptcy and creditors' rights
- Loan workouts and debt restructuring
- Loan modifications and forbearance agreements

Access to a full-service team

When partnering with us, you partner with a team of lawyers who are recognized leaders in their fields. Saxton & Stump is a multi-disciplinary law firm, which allows our Banking and Financial Services clients to leverage attorneys and consultants who are well-versed in their respective focus areas.

Related Services and Industries

[Bankruptcy and Financial Restructuring](#)
[Business and Corporate](#)
[Real Estate](#)
[Employee Benefits and Executive Compensation](#)
[Litigation](#)
[Mergers and Acquisitions](#)

Saxton & Stump's [Business and Corporate](#) group can assist in general business matters, forming a new business, business succession planning, financing, governance documents and contract reviews. We have a team of experienced [Mergers and Acquisitions \(M&A\)](#) attorneys who can assist with the purchase and sale of businesses and their assets. They also work closely with our [Intellectual Property](#) attorneys on franchising and trade secret matters.

When [Real Estate](#) issues arise, our team can advise clients on leasing, zoning, environmental and land use laws. We can also assist in property transfers, commercial lending, banking and finance and tax-related matters. Our real estate team works closely with our [Construction Law](#) attorneys who can advise on project planning, contract negotiation, claim preparation and construction dispute resolutions. We can also process settlements through [Granite Settlement Company](#), a title and settlement company for commercial and residential real estate clients.

Saxton & Stump recognizes that the government and state agencies have an impact on every industry sector in our economy and that laws and regulations impact the bottom lines, and can even determine the future, for businesses and organizations. Our [Regulatory and Government Affairs](#) team empowers clients to shape decisions to gain a competitive edge. We provide timely and relevant information and the ability to identify and access government officials about proposed regulations and legislation that affect their businesses.