

Financial Industry Group

Related Industries

Commercial Mortgage-Backed Securities Special Servicer Group

Related Practices

Bankruptcy, Insolvency & Creditors' Rights

Business Services

Class Action Defense

Corporate Finance

Dykema Litigation Institute Webinar Series

Energy Lending Transactions

Financial Services Litigation – Commercial

Financial Services Litigation – Consumer

Litigation

Mergers & Acquisitions Annual Survey

National/Regional Coordinating, Trial and/or Discovery Counsel

Privacy and Data Security

Real Estate Finance

Real Estate Litigation

Securities

Overview

Dykema is recognized by industry leaders, leading industry publications, and peers as having one of the leading Financial Industry Groups in the United States. With a national presence and top-tier practitioners, Dykema provides legal representation and strategic counsel to all types of financial services companies. Our clients benefit from the combination of first-rate courtroom advocacy and an informed understanding of the regulatory landscape, which together form the foundation from which Dykema's Financial Industry Group serves many of the most preeminent financial organizations in the country.

Bank Regulatory

We represent banks and other regulated financial service companies on a full range of regulatory and corporate matters, including formation, trust activities, bank powers, money-laundering compliance and a wide-range of related federal and state laws. [Read more.](#)

Representation of Financial Institutions in Bankruptcy & Workout Matters

The Firm's skilled bankruptcy practitioners, transactional attorneys, and seasoned litigators come together to provide strategic solutions for clients involved in or dealing with distressed or nonperforming loan situations. Our team has vast experience in all aspects of law surrounding financially troubled companies, applying an interdisciplinary approach to best represent lenders, mutual funds, hedge funds, insurance companies and middle market businesses facing restructuring of existing credit facilities, in- and out-of-court workouts, and insolvency-related litigation. [Read more.](#)

Commercial Lending

Dykema's team of transactional, tax and regulatory attorneys provides sophisticated, effective advisement on complex loan transactions, from asset-based loans, club deals and syndicated loans to ESOP loans, Euro-based financing and subordination agreements, to a diverse group of lenders and borrowers. Backed by an uncommon level of knowledge and experience in all aspects of lending, Dykema counsels lenders and borrowers on the full spectrum of loan transactions. [Read more.](#)

Commercial Mortgage-Backed Securities

Dykema's cross-departmental team of attorneys collaborate to provide its CMBS special servicer clients creative, aggressive, and cost-effective solutions to assist with enforcing their rights. Our team is trained in the areas of workout, litigation, foreclosure, real estate, tax, bankruptcy, front-end loan documentation and leasing. Clients understand our deep commitment and dedication to providing the highest quality of work, and appreciate our responsiveness and laser focus on obtaining the most efficient and effective results. [Read more.](#)

Consumer Financial Services

Dykema provides ongoing counseling and litigation services to credit providers on federal consumer lending laws regarding disclosure requirements, credit reporting, collection practices and other related federal laws. We counsel and defend clients, primarily in putative class actions, on various federal and state laws affecting consumer lending. A recognized leader in the field, Dykema publishes the [NextGen Financial Services Report \(www.nextgenfinancialservicesreport.com\)](http://www.nextgenfinancialservicesreport.com), a blog that provide news and thoughtful analysis of the most pertinent issues in the consumer and commercial financial services industry. Read more.

Debt Acquisition Counseling

Dykema has one of the largest and most diverse litigation and counseling practices in the nation representing the debt acquisition industry. Our cross-disciplinary team brings together experienced attorneys from Dykema's national consumer financial services, class action defense, government policy, tax, employment and business services practices to serve some of the largest companies in the debt acquisition and collection industry. Read more.

Financial Services Litigation – Commercial and Consumer

Dykema's Financial Services Litigation – Commercial and Financial Services Litigation – Consumer teams are nationally known for their vigorous and efficient representation in financial services disputes. We represent many of the largest financial services companies throughout the United States, including banks, mortgage and auto finance companies, retailers, credit card issuers, and many others. Among our institutional clients are nine of the ten largest banks and seven of the ten largest mortgage servicers. We also represent large, mid-sized, regional and community banks, large CMBS (commercial mortgage-backed securities) special servicers, C&I (commercial and industrial) debt investors, private equity investors and funds, REITs (real estate investment trusts), and REMIC (real estate mortgage investment conduit) trustees. Read more and read more.

Financial Services Regulatory & Compliance

We represents financial services clients, including creditors, servicers, secondary market participants, vendors and technology service providers, in a wide variety of compliance and regulatory matters. We provide industry-specific and product-specific advice and counsel regarding a wide range of retail and consumer financial products and services. We also have extensive experience in electronic delivery of financial products and services, a significant space in which we represent some of the nation's leading banks, non-depositories, service providers and vendors. Read more.

Structured Finance

Our lawyers represent issuers, underwriters, and special purpose entities in all phases of asset- and mortgage-backed debt financings, whether structured as a secured commercial loan or an issuance of asset or mortgage-backed securities. Read more.

Automotive Finance

Our Firm has grown and evolved alongside the automotive industry. Our decades of knowledge and experience in this field inform our representation of automotive financial services clients. Read more.

Publications

"Why Cannabis Companies Need to Care About the TCPA"

August 19, 2020

NextGen Financial Services Report

"Consumer Financial Protection Bureau Requests Comment on Imminent Advisory Opinion Program"

July 23, 2020

The Firewall

Financial Industry Group (Cont.)

"TCPA Protection Against Robocalls Upheld. Did the Supreme Court Sacrifice the Right of Free Speech For the Sake of Rescuing a Bad Statute?"

July 6, 2020

NextGen Financial Services Report

"The Battle Over the Constitutionality of the CFPB Is Finally Settled... So What Now?"

July 2, 2020

NextGen Financial Services Report

"Church and State: Determining Ownership of Church Property After Schism"

June 30, 2020

Texas Lawyer

"HEROES Act Includes Potentially Disastrous FCRA Amendments"

May 28, 2020

NextGen Financial Services Report

Credit Reporting Agencies Are Not Required to Determine What Is a "Legally" Valid Debt

May 19, 2020

NextGen Financial Services Report

"Bankruptcy On Ice III – The Freeze Extends Temporary Suspensions of Chapter 11 Cases"

May 11, 2020

NextGen Financial Services Report

"Are Debtors Eligible to Receive PPP Loans? Bankrupt Companies and the SBA Wage War Over Critical CARES Act Program Eligibility"

May 5, 2020

NextGen Financial Services Report

Escaping Paper and Going Digital

May 2020

MReport

"Bankruptcy on Ice II – an Early Spring Thaw for Bankruptcy Courts?"

April 23, 2020

NextGen Financial Services Report

"Credit Reporting During the COVID-19 Pandemic: What You Need to Know"

April 20, 2020

NextGen Financial Services Report

"Bankruptcy on Ice – Retail Debtors Taking Steps to Freeze Chapter 11 Bankruptcy Proceedings Based on COVID-19 Issues"

April 16, 2020

NextGen Financial Services Report

"Illinois Courts May Increasingly Embrace Equity Receiverships"

April 16, 2020

Law360

"How The CARES Act Will Impact Small Business Bankruptcies"

March 26, 2020

NextGen Financial Services Report

"Bankruptcy Courts Remain 'Open For Business'"

March 20, 2020

NextGen Financial Services Report

"Federal Financial Institutions Examination Council Issues Statement on Pandemic Planning"

March 12, 2020

NextGen Financial Services Report

Financial Industry Group (Cont.)

"Bankers: Are you having the right conversations with your customers around COVID-19?"

March 5, 2020

NextGen Financial Services Report

"New Bankruptcy Laws Offer Hope for Small Businesses, Family Farmers and Service Members"

August 26, 2019

NextGen Financial Services Report

"On Compliance: Should Your Credit Union Be A Plaintiff In A Data Breach Class Action Suit?"

July 25, 2019

Credit Union Management

"Interpreting RESPA's Regulation X"

January 2019

DSNews Black Book

"What's Past is Prologue: Applying lessons from the financial crisis to the future of eMortgage and eNote litigation"

November 2018

National Mortgage Professional Magazine, Vol. 10, No. 11

"Treating ICOs and Cryptocurrencies the Same Way is an Expensive Mistake"

September 11, 2018

PaymentsSource

"High Court Could Settle Preemption Questions For Banks"

September 6, 2018

Law360

"Mobile Wallets/Mobile Payments and Peer-to-Peer Payments," Chapter 4

January 2018

Electronic Payment Systems: Law and Emerging Technologies

"Nonbank Money Transmitters," Chapter 3, Co-Author

January 2018

Electronic Payment Systems: Law and Emerging Technologies

"How & Why Smart Systems Present New Legal Challenges"

December 2, 2017

Texas CEO Magazine

"What's Next After Calif. Homeowner Bill Of Rights Sunsets"

November 22, 2017

Law360

"EU-U.S. Privacy Shield – Recent Challenges: Impact on the U.S. and What Businesses Need to Know"

December 29, 2016

World Data Protection Report

"Looking Ahead to the US FinTech Regulatory Landscape for 2017"

December 2016

Payments & FinTech Lawyer

"BNA Insights: OCC Takes the Lead in Regulating Fintech"

August 1, 2016

Bloomberg BNA's Banking Report

"The US OCC holds forum on innovation in banking system"

July 6, 2016

E-Finance & Payments Law & Policy

"Why 'Compliance by Design' Must Be on Fintech's Roadmap"

May 16, 2016

Bloomberg BNA Insights

Financial Industry Group (Cont.)

"CFPB Rule Is Keen On Restricting Arbitration Clauses"

May 11, 2016

Law360

"Policy Voices: The Data Security Threat in the Mirror"

May 5, 2016

Chicagoland Chamber of Commerce

"Resurgence Of 'Negligent Loan Servicing' Theory In Calif."

September 17, 2014

Law360

"Five Big Questions on Innovation"

August 2014

BPI Network

"Sixth Circuit Broadens FDCPA Verification Requirements for Debt Collectors"

July 24, 2014

InsideARM.com

Speaking Engagements

CMBS Special Topics: Lender Rights, Remedies, and Recourse, Mortgage Bankers Association

December 2, 2020

Litigation Forum: Servicing Developments, Mortgage Bankers Association Regulatory Compliance Conference

November 10, 2020

Receiverships for Distressed Commercial Real Estate: Lender, Servicer, and Borrower Concerns, Panelist, Strafford Webinar

August 20, 2020

Webinar: Answering Your Loan Modification, Loan Workout, and Loan Enforcement Questions in the COVID-19 Era

April 16, 2020

Dykema's 14th Annual M&A Outlook Survey

October 30, 2018

The Future of Home Loans: eNotes and eMortgages

July 17, 2018

Regtech Fintech Track: Update on eNotes and eMortgages, Speaker, Mortgage Bankers Association's Legal Issues & Regulatory Compliance Conference 2018, Los Angeles, California

May 1, 2018

The New Successor in Interest Rules: What Mortgage Servicers Need to Know

February 27, 2018

The Internet of Things – Key Legal Considerations, American Bar Association Business Law Section,

October 6, 2016

Integrated TILA/RESPA Disclosures, Austin Bar Association Financial Institutions Section, Austin, Texas

May 29, 2015

RESPA Sec. 8 Enforcement: CFPB Scrutiny of Settlement Fees, AfBAs and Marketing Service Agreements, " Strafford Live CLE Webinar

March 4, 2015

Current Credit Reporting Issues for Debt Buyers, 18th Annual Debt Buyer's Association (DBA) International Annual Conference, Las Vegas, Nevada

February 3-5, 2015

State Compliance Developments, General Session, Mortgage Bankers Association Regulatory Compliance Conference, Washington, DC

Financial Industry Group (Cont.)

September 2014

Ethics: The CFPB and the Attorney-Client Privilege: Practical Implications and Ethical Concerns, CLE SuperCourse, The Network of Trial Law Firms, New York, New York

September 2014

Large and Small: Practical Guidance for Navigating Third Party Vendor Management, Mortgage Regulatory Forum, Arlington, Virginia

September 2014

Navigating Social Media and Advertising Challenges, American Association of Residential Mortgage Regulators Annual Conference, Seattle, Washington

August 2014

Public Disclosure of Consumer Complaint Narratives: The CFPB's Latest Consumer-Protection Initiative, Financial Institutions Committee of the Business Law Section of the California State Bar

August 12, 2014

CFPB Impact on the Reverse Mortgage Industry, American Conference Institute 3rd National Summit on Reverse Mortgage Lending, Dallas, Texas

March 2014

Understanding UDAAP and Emerging Regulations in Compliance, 10th Annual Five Star Conference and Expo, Dallas, Texas

September 2013

CFPB Rules Industry Trends for Servicing, The Knowledge Congress Live Webcast Series

September 2013

Get to Know CFPB and What's on the Agenda, 10th Annual Five Star Conference and Expo, Dallas, Texas

September 2013

Industry Challenges Relating to Disclosure of Control Persons, American Association of Residential Mortgage Regulators Annual Conference, Denver, Colorado

August 2013

Five Lessons from CFPB Enforcement Activity to Date, 2013 Legal Issues and Regulatory Compliance Conference, Mortgage Bankers Association, Boca Raton, FL

May 2013

The Consumer Financial Protection Bureau, panel presentation at The Banking Institute, Charlotte, North Carolina

March 2013

Advance Change Notifications, Fifth Annual NMLS User Conference & Training, San Antonio, Texas

February 2013

Presentation to American Bar Association's Consumer Financial Services Committee on so-called Robosigning Issues
2012 Winter Meeting

Pre-Notifications and NMLS, Fourth Annual NMLS User Conference & Training, Scottsdale, Arizona

February 2012

An Introduction to Dodd-Frank, National Notary Association 33rd Annual Conference

May 2011

LO Compensation: Protecting Your Bottom Line, Applying the Rules, Abacus Mortgage Training & Education

March 7, 2011

NMLS Reports -- how to use them, how to improve them, Third Annual NMLS User Conference & Training, Orlando, Florida

February 2011

Explaining the Interim Final Rules on Appraisals, AllRegs Audio Course

January 7, 2011

NMLS Application Processing on Steroids (Regulators Only), Second Annual NMLS User Conference & Training, San Diego, California

Financial Industry Group (Cont.)

February 2010

How Will FHA Reforms Affect the Mortgage Industry, MortgageDaily.com Webinar
October 7, 2009