

Consumer Finance

Overview

Munsch Hardt has a team of seasoned attorneys who counsel clients on the ever-growing array of statutes and regulations that govern consumer financial products and services. Our lawyers are intimately familiar with these laws and regulations, and by virtue of the intensity of our work in this field, we are able to offer an unparalleled view across the playing field as companies seek to tackle current challenges and look around the corner to address emerging risks.

Collectively, our clients represent a cross-section of the financial services industry, including traditional financial services companies, as well as non-financial companies that might incidentally provide financial services to their customers.

We also represent companies supporting the consumer financial services industry, but which do not provide services directly to consumers. By regularly assisting our client in navigating the complex maze of Consumer Finance, we are accustomed to addressing the following laws and regulations:

- Usury & Consumer Credit
- Regulated Consumer Loans
- Payday Loans
- Secondary Mortgage Loans
- Home Equity Loans
- Retail Installment Sales Financing
- Manufactured Home Credit Sales and Loans
- Property Tax Lien Transfers and Loans
- Motor Vehicle Retail Installment Financing
- Floor Planning

Our Firm offers knowledgeable and skilled attorneys who are up to speed on the latest litigation trends and issues affecting the industry. We are also able to offer focused litigators who manage complex cases in jurisdictions throughout Texas. Our team also represents creditors involved in administrative actions brought by the Texas Office of Consumer Credit Commissioner (OCCC).

Experience

Student Loan Company

Lead consumer credit compliance counsel for multi-state student loan company.

Mortgage Company

Texas home equity loan compliance counsel for a Louisiana bank, a Florida-based mortgage servicing company, multi-state national banks and other lenders.

Multi-State Retailers

Texas consumer credit compliance counsel for multi-state consumer retailers, including preparation of retail installment sale contracts and retail charge card contracts and writing consumer finance policies.

Law Firms

Advise other law firms on Texas usury and consumer credit law compliance.

National Bank

Lead counsel for a national bank's secondary mortgage loan program in Texas.

Payday Lenders

Counsel for payday lenders based in Texas.

Appliance Leasing Company

Represented a multi-state appliance leasing company in connection with consumer law compliance.

National Bank

Represented a national bank located in Ohio in connection with an automobile lending warehouse facility in Texas.

Practice Leaders



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Related People

Jeffrey Dunn
David Roth

Related Practices

Finance
Electronic Payment Systems
Asset-Based Lending
Reserve-Based Lending
Mezzanine Lending
Distressed Debt
Real Estate Finance

Related Industries

Financial Services
Health Care
Hospitality
Retail
Technology & Telecommunications
Transportation