



# Law Office of Bill R. Johnson, PLLC

*Dedicated to Helping Business Achieve*

---

**(832) 487-8612 Office**

**(866) 207-2597 Fax**

[www.BRJLawfirm.com](http://www.BRJLawfirm.com)

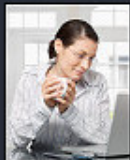


# Business and Finance Attorney

When you need an experienced problem-solver with broad functional expertise, and understanding of your business operations, with an innate ability to imbed legal processes into the day-to-day operations of your business, contact the Law Office of Bill R. Johnson, P.L.L.C.

I offer outsourced general counsel services to businesses that may not have the need for an in-house legal department, or may have an in-house legal department but desire the services of an experienced lawyer to provide project assistance.

With outsourced general counsel, many potential issues can be spotted and resolved before they become costly legal issues.





# Outsourced General Counsel Services

**I offer outsourced general counsel services to businesses of all sizes, these service areas include:**

- Business formation and startup
- Transactional Business and Commercial Law
- Contracts and other business document preparation
- Insurance coverage evaluation
- Lease review
- Overseeing vendors, suppliers and outside counsel
- Employment and labor law
- Contingency planning

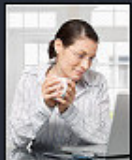




# Practice Areas

I represent clients with their specific business needs in the following areas.

- General Corporate
- Financial Services
- Consumer Lending
- Real Estate Lending
- Regulatory Compliance
- Commercial Lending
- Capital Markets
- Mortgage and Mfd Housing Lending
- Retail
- Employment







# General Corporate

**I represent for-profit, and non-profit businesses in all stages of development, from start-up, and initial capitalization, to acquisition, or sale. The areas of expertise include:**

- Selection of appropriate business entity
- Formation of all types of business entities
- Capitalizing businesses through debt and equity transactions
- Commercial contracts and licenses
- Corporate governance





## Financial Services

### Representation of financial institutions, including:

- Industrial Loan Companies
- Credit Card Banks
- Consumer and Commercial finance companies
- Mortgage bankers, brokers and servicers

### With significant experience in:

- Consumer lending
- Real estate lending
- Regulatory compliance and enforcement
- Commercial lending and leasing
- Capital markets and securitizations
- Litigation management
- Other business needs





# Consumer Lending

**I represent consumer financial service providers in:**

- Federal and state regulation of consumer credit and other financial services
- Residential mortgage lending and servicing
- Consumer loans
- Motor vehicle, aircraft, marine and boat, and manufactured housing lending and servicing
- Electronic lending
- Privacy and data security
- Credit card issuance, processing and servicing
- Loan acquisitions and sales
- Regulatory compliance and licensing
- Loan Servicing
- Securitization of consumer debt obligations



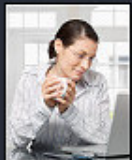




# Real Estate Lending

**I represent clients in connection with real estate financing transactions, including:**

- Multi-property and multi-state financing transactions
- Acquisitions & dispositions
- Leasing
- Sale and Leaseback
- Environmental Issues
- Zoning



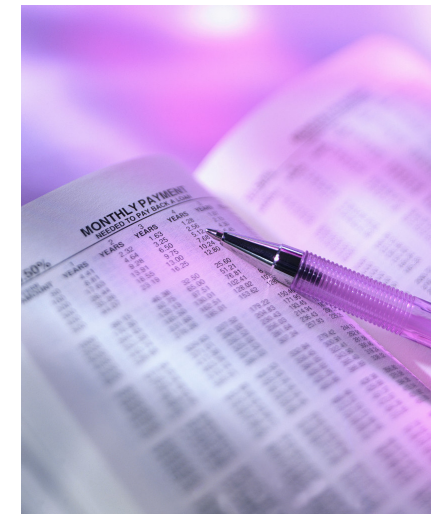




# Regulatory Compliance

**I counsel clients in connection with federal, state laws, and regulations, including:**

- National Bank Act
- Depository Institution Deregulation Monetary Control Act (DIDMCA)
- Federal Reserve Act, including Sections 23A and 23B
- Federal Deposit Insurance Act
- Gramm Leach Bliley Act
- Bank Secrecy Act, including the recent USA PATRIOT Act amendments
- Community Reinvestment Act
- Consumer protection laws and regulations such as Truth in Lending, Equal Credit Opportunity. Real Estate Settlement Procedures and Fair Credit Reporting

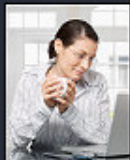




# Commercial Lending

**I represent financial service providers and their customers in all types and sizes of commercial financings, including:**

- Acquisition financings
- Asset-based loans
- Project financings
- Equipment leasing
- Inventory financing
- Merchant Services





# Capital Markets

I represent clients in connection with a broad range of asset-backed and mortgage-backed securities, including:

- Residential mortgage loans
- Credit cards (Bank cards and Private-label cards)
- Manufactured home loans
- Equipment leases
- Motor vehicle loans
- Aircraft and marine loans
- Other consumer product loans

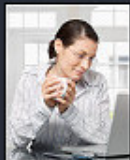




# Mortgage Lending and Servicing

## Mortgage Products

- First lien
- Second lien, home equity, and Title I loans
- Sub-prime loans
- Fixed rate and variable rate loans
- Manufactured housing loans
- Re-performing and non-performing loans







# Mortgage Lending and Servicing

## Mortgage Regulatory Compliance

- State licensing and regulations
- Federal regulatory compliance and due diligence review
- Preemption Issues

## Securitization

- REMIC's
- Commercial Paper facilities
- Grantor Trust & Pass-through structures





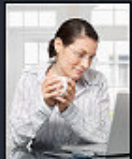
# Mortgage Lending and Servicing

## Loan Acquisitions and Sales

- Whole loan portfolio, servicing released and retained, purchases and sales
- Correspondent loan flow purchases
- Securitization MBS issuances
- Participation loan sales
- Defaulted and delinquent loan purchases and sales

## Warehouse and Term Credit Facilities

- Warehouse revolving credit facilities
- Master repurchase and reverse repurchase facilities
- Commercial paper conduit facilities
- Loan Servicing





# Mortgage Lending and Servicing

## Loan Servicing

- Servicing Rights acquisitions, and sales
- Securitization Pooling, and Servicing Agreements
- Servicing, and Sub-servicing Agreements
- Servicing operations and procedures, review planning, and interpretation
- Servicing regulatory compliance, and licensing





# Retail

As an experienced senior level attorney and business executive I understand what drives a client's bottom-line, the sale of retail products and services to the consumer. I am fully knowledgeable about the issues and concerns of retail and provide services, including:

- Corporate/Securities
- Tax
- Intellectual Property
- Employment
- Real Estate
- Bankruptcy
- Franchising







# Employment

**My primary strategy with employment issues is to assist employers in developing a comprehensive workplace strategy for limiting workplace liability. I offer services in the following areas:**

- Employer counseling, training, and policy development
- Employment Contracts
- Employee Benefits, and Executive Compensation

**Federal, and state compliance including:**

- Fair Labor Standards Act
- Equal Employment Opportunity Laws
- Americans with Disabilities Act
- Discrimination Claims and Investigations
- Wage and Hour disputes
- Assistance with factory closures





# Diversity Training

**Dealing with today's personnel issue can sometimes be a challenge. I help clients with training that can be central to maintaining a productive work environment.**

- Harassment
- Risk Management
- Disability and Accommodation
- Performance Appraisals
- Conflict Management
- Corrective Action/Termination
- Legal Updates/Compliance
- Effective Communications
- Privacy





## The Right Firm

---

**Because I understand the importance of learning about your business before recommending a course of action, I can provide advice and counseling based on your specific needs.**

### **Because I Bring:**

- Years of helping businesses like yours with their specialized legal needs.
- Experience as an assertive and effective dealmaker.
- An understanding of deadlines and know how to meet them.
- A history of responsiveness to clients that includes keeping an open communication channel.
- The use of the latest technology to provide the client with timely and competent assistance.

### **You will Receive:**

- Peace of mind and confidence that the job will be completed right, the first time.
- Personalized attention, and the benefit of my years of legal knowledge and experience.
- Protection of your assets, reduction of your risk, and the positioning of your business for continued success.
- The very best personalized attention for your specific needs.
- **The help you need, when you need it.**





# Here when you need me

**(832) 487-8612 Office**

**(866) 207-2597 Fax**

**Law Office of Bill R. Johnson, PLLC**

11811 North Freeway, Suite 500  
Houston, Texas 77060

**Online:** [www.BRJLawfirm.com](http://www.BRJLawfirm.com)

**Email:** [info@brjlawfirm.com](mailto:info@brjlawfirm.com)

