



## Timothy Crisp

Partner

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**Tim brings sophisticated commercial finance expertise to advise a broad spectrum of lenders and borrowers.**

**Specialized Commercial Lending:** Tim counsels banks, finance companies, servicers, private equity sponsors, and company borrowers to structure, document, close, and secure commercial, asset-based, agricultural and real estate loans, equipment leases, factoring arrangements, and other financial accommodations. He also represents card issuers and companies to negotiate corporate credit card programs.

**Federal and State Regulatory Compliance:** Tim assists clients to navigate the labyrinth of federal and state regulatory requirements to create and maintain compliant lending practices. He advises banks, consumer finance companies, lessors, servicers, fintech companies, money transmitters, debt collection agencies, merchants, and other businesses.

Tim also counsels clients who face regulatory compliance examinations and government investigations, including subpoenas and civil investigative demands.

Before joining Holland & Hart, Tim was a partner at Foley & Lardner and Michael Best & Friedrich.

Practice in Utah authorized from June 25, 2019 to June 25, 2020 under Rule 14-809 of the Rules Governing the Utah State Bar. Supervised by Scott R. Irwin, a member of the Utah State Bar.

## EXPERIENCE

### Federal and State Regulatory Compliance:

- Licensure and registration requirements
- Changes of control
- Prepare and modify compliant advertisements and solicitations

## PRACTICES

Corporate  
Compliance Services  
Commercial Finance  
Banking and Financial Services

## EDUCATION

Duke University School of Law, J.D.,  
1990  
Co-founder, *Duke Journal of Comparative & International Law*  
Articles Editor, *Duke International and Comparative Law Annual* (now *Duke Journal of Comparative and International Law*)  
Jenny Ferrara Scholar  
Yale University, B.A., 1987

## BAR ADMISSIONS

Colorado  
Utah  
New Mexico  
Illinois  
Oregon  
Wisconsin

## COURT ADMISSIONS

U.S. District Court for the Northern District of Illinois  
U.S. District Court for the Western District of Wisconsin  
U.S. District Court for the Eastern District of Wisconsin

- Consumer-facing disclosures and documents
- Electronic contracting
- Compliance policies

### **Regulation of Consumer Financial Services and Payment Systems**

- Truth in Lending Act
- Federal Trade Commission Act
- Electronic Funds Transfer Act
- Consumer Leasing Act
- Dodd-Frank Consumer Protection Act of 2010 (including UDAAP)
- Fair Credit Reporting Act
- Fair Debt Collection Practices Act
- Servicemembers Civil Relief Act
- Military Lending Act
- Equal Credit Opportunity Act
- Gramm-Leach-Bliley Act
- VISA and MasterCard network operating regulations
- NACHA and other payment systems operating rules
- USA PATRIOT Act
- Usury laws
- Home solicitation laws
- Money transmission services laws
- Gift cards and prepaid card laws

### **Transactional Representation of Lenders**

- Senior, mezzanine, and subordinated credit facilities
- Local counsel legal opinions for financing and note issuance
- Equipment leases
- Factoring and asset-based lending

### **Loan Workouts and Restructuring**

- Loan Restructuring
- Collateral Liquidation
- Article 9 sales of distressed assets

### **MEMBERSHIPS AND AFFILIATIONS**

- Special Investigative Panel, Wisconsin Supreme Court Office of Lawyer Regulation, 2015-2019
- Forward Theater Company, Board of Directors, 2016-2019
- Junior Achievement of Wisconsin, Dane/Rock Counties Chapter, Board of Directors, 2014-2017
- American Players Theatre, Board of Directors, 2005-2011

- Dane County Foreclosure Mediation Project, Volunteer mediator, 2011-2015
- State Bar of Wisconsin, Committee on Standard Forms of Legal Opinions, 1999-2001

## RECOGNITION

- *Chambers USA: America's Leading Lawyers for Business*, Banking and Finance, 2016-2019
- *Best Lawyers in America*® Lawyer of the Year, Banking and Finance Law - Madison, 2013; Litigation - Banking and Finance - Madison, 2018; Corporate Law - Santa Fe, 2020
- *Best Lawyers in America*® Banking and Finance Law; Corporate Law; Equipment Finance Law; Commercial Litigation; Litigation - Banking and Finance, 2012-2020
- Wisconsin Super Lawyers®, 2007-2008
- "Transaction of the Year" 2007, Turnaround Management Association, Lead Attorney
- "Large Transaction of the Year Award" 2007, Turnaround Management Association Chicago/Midwest Chapter, Lead Attorney
- "Out-of-Court Restructuring of the Year Award" 2008, *The M&A Advisor*, Lead Attorney
- "Non-Chapter 11 Deal of the Year Award" 2007, *The M&A Advisor*, Lead Attorney
- "Community Impact Deal of the Year Award" 2007, *The M&A Advisor*, Lead Attorney
- Martindale-Hubbell®, AV Rating

## PROFESSIONAL AND CIVIC AFFILIATIONS

- American Bar Association, Member
- Utah State Bar, Member
- State Bar of New Mexico, Member
- State Bar of Wisconsin, Member
- Oregon State Bar, Member