



State Licensing, Regulation and Examination

In addition to banks and other financial institutions, Chapman and Cutler attorneys assist commercial lenders, consumer lenders, trust companies, retailers, and non-bank entities in obtaining required state licenses in order to conduct their businesses, and we have developed policies, procedures, programs, documents, and forms to assist them in complying with federal and state law requirements and regulations.

We also assist finance companies, retailers, and other non-financial institution lenders in state regulatory and examination matters.

The firm has helped commercial finance companies obtain licenses where required for commercial lending and leasing. We also assist entities in obtaining retail installment, small loan, mortgage banker, and mortgage broker licenses.

Attorneys

Marc P. Franson
Tobias P. Moon
Kristine M. Osentoski

Related Practices

Bank Mergers and
Acquisitions and Regulatory
Applications

Bank Regulatory Compliance/
Examination Activities

Bank Regulatory Matters

Bank Secrecy/USA Patriot
Act and OFAC

Banking and Financial
Services

Chartering of Financial
Institutions

Community Reinvestment Act
Compliance

Disclosure Requirements
(Federal/State)

Fair Lending and Equal Credit
Opportunity

General Compliance Activities

Non-Banking Activity
Approvals

Portfolio Acquisitions and
Sales

Privacy and Fair Credit
Reporting