

SETTLEPOU Firm Profile

SETTLEPOU is a full service Dallas based law firm which has been providing cost-effective, results oriented legal services to our clients for thirty-two years. We are composed of thirty-six lawyers who are complemented by experienced teams of paralegals, legal assistants and support staff. We work well together and with our clients. We take pride in the fact that the Dallas Morning News has selected our firm as one of the 100 top places to work in the DFW Metroplex for 2009, 2010, 2011 and 2012.

Management of legal services is accomplished through six transactional and litigation sections. The primary sections providing services to our commercial lending clients are Commercial Lending and Creditor's Rights.

SETTLEPOU Commercial Lending Profile

One of the hallmarks of our firm is lender representation. Our Commercial Lending practice group provides legal assistance to lender clients ranging from small independent banks to bank and non-bank lenders with regional and national loan documentation and closing needs. We give advice and provide documentation for numerous conventional loan needs including revolving credit, real estate development, construction, loans to professionals and other types of lending. To serve our clients with national lending needs, we have become knowledgeable and efficient in coordinating closings in states other than Texas, and members of our staff are well versed on loan documentation and title issues and considerations in numerous states. In short, we are confident that our services and expertise cover all of the needs that American Business Lending will have with respect to commercial loan documentation.

Our firm has particular expertise in the areas of SBA and USDA associated lending where we represent lenders across the country. We have developed a national lending team which is unequalled. Steve Thomas and Don Gwin were formerly in-house counsel with the SBA Dallas-Fort Worth Office. We maintain close ties with SBA officials across Texas as well as in other SBA offices. We represent many of the nation's most active lenders in SBA programs. Our three paralegals working on SBA loans documentation and closing each have over twenty years experience working on these types of transactions and are an integral part of our team. We maintain up to the minute knowledge of applicable SBA and USDA regulations, rules, and changes and are members of NAGGL, NADCO and NTAGGL trade groups. We offer outsourced SBA and USDA loan documentation closing and resultant risk mitigation in a very efficient, accurate, and cost effective manner.

SETTLEPOU SBA Loan Servicing and Liquidation Services Profile

We provide support to SBA lenders with respect to SOP interpretation, collection, collateral disposition, workouts, guaranty purchase requests, uncontested bankruptcy, REO negotiations and closing, and numerous other SBA related legal services. Most of these activities are conducted through our Creditors Rights Section.

SETTLEPOU Website

Additional information on our firm, including attorney profiles is available at www.SettlePou.com. I have attached a more complete description of our services which is also contained on the website as well as a copy of our latest quarterly newsletter which you may find of interest.

List of Lending Services Provided

Our level of service varies based on requirements of our clients; however, the following is a general presentation of the process we follow when we are handling most aspects of the transaction from loan approval to closing.

- Review lender approval and documentation available at time of file opening (i.e., lender's internal approval and loan memoranda, sales contracts, obligor organizational documents, leases, etc.)
- Set up and organize closing file, prepare checklist of due diligence items and transmit to lender, prepare letter to title company ordering title commitment, exception documents, survey, and tax certificates; order UCC and judgment and tax lien searches, prepare landlord subordinations, etc.
- Communicate with lender, title company, and borrower as closing requirements are coming in and update checklist: (i) communicate with lender and negotiate third party documents (i.e.: landlord subordinations); (ii) forward documents to contractor and architect to sign for construction loans; (iii) confirm lender review and approval of equity injection documentation, insurance certificates, and if applicable, construction documentation, including any third party approval required by lender.
- Review title commitment, exception documents and survey; prepare closing instructions to title company.
- Prepare draft closing documents; forward to lender, borrower, borrower's counsel, as applicable, for review.
- Verify with lender all fees to be collected at closing, equity required to be paid at closing, etc.; follow up with borrower, lender and title company to schedule closing; finalize closing letter and transmit package to title company.
- Review of closing statement, warranty deeds and bills of sale, as applicable; record financing statement(s); forward due diligence items to lender.
- Funds disbursement and escrow services are provided to clients when needed to facilitate closing.

SETTLEPOU Contact

Don Gwin: Address: SETTLEPOU
 3333 Lee Parkway, Eighth Floor
 Dallas, Texas 75219
 Telephone: 214-520-3300
 Email: dgwin@settlepou.com

SETTLEPOU Team Members and Background

- Don Gwin – Attorney since 1974. Firm employee for 26 years, chairs the Commercial Lending Division and formerly chaired the Creditor’s Rights Division of SETTLEPOU. Former District Counsel Dallas/Fort Worth SBA office. Member of NAGGL and NTAGGL, SBA trade groups. Specializes in representation of SBA and USDA lenders.
- Steve Thomas – Attorney since 1982. Firm employee and team member for last 12 years. Former District Counsel Dallas/Fort Worth SBA office. Member of NAGGL, NADCO and NTAGGL, SBA trade groups. Specializes in representation of SBA and USDA lenders.
- Kerry Southerland – Attorney since 2006. Firm employee for last 8 years.
- Denise Bohac – Legal Assistant and team member for last 23 years documenting and closing SBA loans.
- April Houser – Legal Assistant and team member for last 23 years documenting and closing SBA loans.
- Debbi White – Legal Assistant and team member for last 21 years documenting and closing SBA loans.
- Kellie Robic – Legal Secretary and team member for last 9 years.
- Debra Camacho – Legal Secretary and team member for last 9 years.
- Stephanie Brand – Legal Secretary and team member for last 2 years.
- Shannon Taylor – Section Clerk and team member for last 4 years.