



Steven M. Thomas

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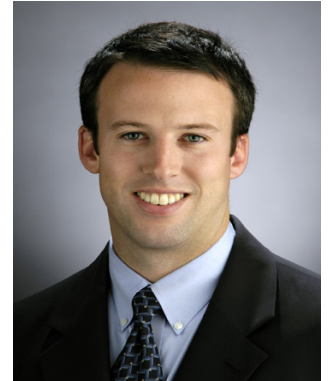
Areas of Practice:

SBA and USDA Lending

Real Estate Lending

Financial Institutions

Loan Workouts and Restructuring



Texas State Bar Admittance Date: 1983

Court Admittance Dates:

U.S. Court of Appeals, Fifth Circuit

Northern District of Texas

Western District of Texas

Eastern District of Texas

Undergraduate Education: Michigan State University, B.S. 1978

Law School: College of William and Mary (Marshall-Wythe School of Law), J.D. 1982

Legal Associations:

Dallas Bar Association

Texas Association of Bank Counsel (TABC)

National Association of Development Companies (NADCO)

North Texas Association of Government Guaranteed Lenders (NTAGGL)

Work Experience:

Steve Thomas is a member of SettlePou's Commercial Lending practice. Mr. Thomas represents bank and non-bank lenders, providing a broad spectrum of services in documenting and closing loans. He has earned his certification from the National Association of Development Companies (NADCO) and has been designated by the United States Small Business Administration (SBA) as a designated 504 Closing Attorney. Prior to joining SettlePou, Mr. Thomas worked as a litigator, handling a wide variety of cases involving complex commercial disputes. Such cases involved representation at both the trial court and appellate level in state and federal court. Subject matter areas of practice involved contract disputes, employment disputes, violations of the Texas Deceptive Trade Practices Act, Federal RICO actions, Fair Debt Collection Practices Act issues, commodities litigation, federal securities act violations, constitutional issues, bankruptcy practice / adversary proceedings, Uniform Commercial Code issues, fraud, and many others. Mr. Thomas is also a former attorney with the United States Small Business Administration, performing services in both the Area III Disaster Loan Office and the Dallas District Office. Mr. Thomas has successfully completed the required 40 classroom hours of training to qualify as a mediator of commercial disputes.