Holland & Hart



PRACTICES

Commercial and Industrial Finance
Corporate
Finance
Consumer Finance
International Services
Cross-Border Transactions

INDUSTRIES

Fitness and Outdoor Recreation
Financial Institutions

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
Idaho
Oregon

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

Timothy Crisp

Partner

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P 303.295.8000

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P 801.799.5800

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P 505.954.7285

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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.

EXPERIENCE

Federal and State Regulatory Compliance:

- Licensure and registration requirements
- Changes of control
- Prepare and modify compliant advertisements and solicitations
- Consumer-facing disclosures and documents
- Electronic contracting
- Compliance policies

Watch Tim's Introduction Video

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

PUBLICATIONS

"What the Last-Minute Reinstatement of the Corporate Transparency Act Means for Businesses," *CTA Legal Update*, December 26, 2024

"What Does the Nationwide Preliminary Injunction of the Corporate Transparency Act Mean for Businesses? ," *CTA Legal Update*, December 5, 2024

"The Corporate Transparency Act Compliance Deadline Looms—Lenders,

Are Your Customers Ready? Are YOU Ready?," *CTA Legal Update*, December 2, 2024

"Open Banking Rules are Finally Here: What's Next for the Financial Services Industry," *Financial Services Legal Update*, 10/28/2024

"Continuing Reporting Obligations Under the Corporate Transparency Act: You're Never Done," *Holland & Hart Legal Update*, July 17, 2023

"What Does the Nation's Second Largest Bank Failure Mean for Business?," *Holland & Hart Banking Update*, May 1, 2023

"Failed Silicon Valley Bank Acquired by First Citizens Bank," *Holland & Hart Client Alert*, March 27, 2023

"There's A New Banker in Town for Silicon Valley Bank and Signature Bank," *Holland & Hart Client Alert*, March 16, 2023

"What's Happening with Silicon Valley Bank and Signature Bank? Answers to Fundamental Questions," *Holland & Hart Client Alert*, March 13, 2023

"Silicon Valley Bank Collapse: Navigating Risk and Implications," *Holland & Hart Client Alert*, 03/12/2023

"Goodbye Shareholder Anonymity,
Hello Transparency," *Holland & Hart Client Alert*, 12/09/2021

SPEAKING ENGAGEMENTS

"FBI - Fraud Trends in Banking," *NMBA 2025 Bankers Forum*, April 30, 2025

"Corporate Transparency Act: The Final Countdown," *Utah Tax Conference 2024*, November 21, 2024

"Your Responsibilities under the Corporate Transparency Act," *Holland & Hart 2024 CLE Program for In-House Counsel*, May 21, 2024

"Navigating Healthcare Financing: Government Regulations and Patient Engagement," *Mountain Independent Hospital Alliance, In-Depth 4 Series Financial Regulation Webinar Series*, April 16, 2024

"New Corporate Transparency Act: What Healthcare Providers Should Know," *Holland & Hart Health Law Webinar*, April 11, 2024

MEMBERSHIPS AND AFFILIATIONS

- Atalaya Search and Rescue, Member
- Santa Fe Business Incubator, Advisory Board Member
- 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; Corporate/Commercial, 2020
- *The Best Lawyers in America*® Lawyer of the Year, Corporate Law – Santa Fe, 2020, 2023
- *The Best Lawyers in America*® Lawyer of the Year, Litigation – Banking and Finance – Madison, 2018
- *The Best Lawyers in America*® Lawyer of the Year, Banking and Finance Law - Madison, 2013; Santa Fe, 2021
- *The Best Lawyers in America*® Corporate Law, 2012-2027; Banking and Finance Law, Commercial Litigation, Equipment Finance Law, 2013-2027; Litigation – Banking and Finance, 2017-2027
- 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