



ROBERT T. LUTTRELL, III
OF COUNSEL AND
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BIOGRAPHY

Bob Luttrell has more than 35 years experience involving all aspects of business, real property and commercial law. He currently serves as the leader of the firm's Banking and Financial Institutions Group.

The majority of his practice is the representation of banks, savings associations, other financial institutions and lenders, and their customers in all areas of the banking, including commercial, real estate and consumer finance and deposit taking activities. He has extensive experience representing lead lenders, participants and borrowers in negotiating and drafting loan and workout documents. Bob also advises financial institutions on compliance with regulations generally and specifically with consumer protection regulations and legislation. Although he prefers to assist financial institutions avoid problems by proper documentation and procedures, Bob also engages in litigation arising out of banking relationships.

Prior to 2005, Bob was in private practice in Oklahoma City. He has also served as in-house counsel and commercial loan officer with a local bank and house counsel for a group of six affiliated banks along with their related mortgage, data processing, check processing, credit card and bank forms companies.

Bob has taught Financial Institutions Law, the Law of Bank Collections and Deposits, and the Law of Sales in law school. He teaches courses in bank operations law and Truth in Lending regulation at schools conducted by the Oklahoma Bankers Association.

In addition to speaking frequently to lawyers and other professionals on commercial law related subjects, he is also a noted author. His published works include:

- Co-author, *Commentaries on Revised Uniform Commercial Code Articles 3 (Negotiable Instruments), 4 (Bank Deposits and Collections), 4A (Funds Transfers), 5 (Letters of Credit), 6 (Bulk Transfers), 8 (Investment Securities) and 9 (Secured Transactions) as Enacted in Oklahoma*, West Publishing Company (12A OSA Sec. 1-101 et seq.)
- Co-author, "Uniform Commercial Code Survey: Letters of Credit," 46 *Business Lawyer* 1579 (August)
- "A Review of Selected Recent Cases on Forgery, Error and Alteration Under UCC Articles 3 and 4," 51 *Consumer Finance Law Quarterly Report* 255
- "Regulatory Enforcement Authority and Criminal Enhancements," 44 *Consumer Finance Law Quarterly Report*
- Co-author with Professor Alvin Harrell, "Current Issues in Negotiable Instruments Law, Deposit Accounts and Payment Transactions," Vol. 64, No. 4, *Consumer Finance Law Quarterly Report*

Bob's achievements have earned him inclusion in *The Best Lawyers in America* (banking and finance law, commercial finance law, corporate law, financial services regulation law, banking and finance litigation) and *Oklahoma Super Lawyers* (banking), which recognizes the state's top 5 percent of Oklahoma attorneys in more than 60 practice areas.

Bob has served as chairman and is a member of the Legislative Review Committee studying and reporting on the effect of various proposed amendments to the Uniform Commercial Code. He is also a trained arbitrator and a certified mediator.

Bob served in the U.S. Navy on active duty and in the Navy Reserve. He retired as captain.

REPRESENTATIVE EXPERIENCE

- Represents numerous lenders and borrowers in all areas of commercial finance, including term and revolving credits secured by personal property or unsecured; loans for real estate acquisition, development or construction; letters of credit and letter of credit agreements; and ISDA documentation for interest rate swaps and hedges.
- Negotiates to resolve loan workouts and other troubled banking relationships.
- Represents chartered and licensed lenders before their regulators to obtain charters or licenses and to defend against revocation.
- Represents senior, junior and unsecured creditors in priority disputes. A representative case is *First Bank of Okarche v. Lepak*, 1998 OK 46, 961 P.2d 194, 35 UCC Rep.Serv.2d 1360.
- Conducted internal investigation and collected a policy limits claim on behalf of financial institution on banker's blanket bond.
- Defends and prosecutes claims based on forgery, fraud and embezzlement.
- Defended a regional mortgage lender in cases alleging fraud, deceptive and unlawful lending activities following rescission and requests for damages.
- Provides counsel and advice to banks, savings associations and other financial institutions on all aspects of their day-to-day operations, including perfecting security interests in property, consumer compliance issues, check collection and deposit account relationships, and responding to subpoenas and other requests for records.
- Represented a publicly traded bank in a \$300 million divestiture of a performing, subperforming and non-performing commercial real estate loan portfolio and real estate owned (REO) properties.

ADMISSIONS

- Oklahoma, 1973
- U.S. District Courts for the Western, Northern and Eastern Districts of Oklahoma
- U.S. Court of Appeals for the Tenth Circuit
- U.S. Supreme Court

EDUCATION

- J.D., University of Oklahoma, 1973 (Phi Delta Phi)
- B.A., University of Oklahoma, 1968

PROFESSIONAL ORGANIZATIONS AND MEMBERSHIPS

- Oklahoma County Bar Association (Former Chair, Law Day Committee)
- Oklahoma Bar Association (Former Chair, Financial Institutions and Commercial Law Section; Former Chair, Law Day Committee)
- Conference on Consumer Finance Law
- Commercial Law League of America

CIVIC INVOLVEMENT AND LEADERSHIP

- Oklahoma City Chapter, Navy League of the United States (Past President)
- University of Oklahoma NROTC Board of Advisors