



Randall A. Underwood

Partner

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Randy Underwood has significant experience representing owners of real estate in financing, acquisition, development, leasing and sales activities. As a result of his experience with, and knowledge of, real estate transactions, he also represents several national title insurance companies in disputes and litigation involving titles to real estate.

A significant part of Randy's practice is the representation of national and local financial institutions and borrowers in substantial commercial loan transactions. He regularly prepares and reviews loan documentation for lenders doing business in North Carolina, and advises lenders regarding loan workouts and foreclosures of real and personal property collateral. He also regularly advises financial institutions and other lenders about a wide variety of regulatory, licensing, and compliance issues such as usury laws, truth-in-lending laws, and other compliance issues.

With his varied business law background, Randy spends a significant amount of his time providing general business law advice to start-up and established companies, regularly advises publicly traded companies about securities issues, and represents buyers and sellers in mergers and acquisitions. He has represented numerous companies and underwriters in public offerings of securities and in tax exempt revenue bond transactions.

Practice Areas

Banking

Debt & Equity Finance

Real Estate

Education

University of Virginia, J.D.,
1979

University of North Carolina at
Chapel Hill, B.S. 1974, Phi
Beta Kappa

Honors & Awards

- Listed in *The Best Lawyers in America* (Woodward/White) in Banking Law
- Named by his peers as a North Carolina "Super Lawyer" in Banking Law (2006-12), *Law & Politics* magazine

Professional & Community Activities

- Chair, Financial Institutions Committee, Business Law Section, North Carolina Bar Association, 2004-05
- Fellow, American College of Mortgage Attorneys, 2003--
- Member, Business Law and Real Property Probate and Trust Law Sections, American Bar Association, 1979--
- Member, Real Property and Corporate Law Sections, North Carolina Bar Association, 1979--
- Member, Greensboro Bar Association, 1979--
- Member, North Carolina Land Title Association
- Board of Directors, Greensboro Kiwanis Club, 2008-2010
- Past Director, Voluntary Action Center
- Past Chair, Christian Social Ministries Commission, Holy Trinity Episcopal Church
- Past Director, Ten Thousand Villages of Greensboro

Articles, Publications & Speeches

- *Bound in Shallows and in Miseries* (author and presenter), Advanced Topics in Real Property, North Carolina Bar Association, 2010.
- *Possible Criminal Liability for Disclosure of Information Regarding Bank Customers*, Legal Memorandum, Vol. 40, No. 1, North Carolina Bankers Association, 2008.
- *Can You Keep a Secret? You Could Go to Jail if You Can't* (author and presenter), North Carolina Bankers Association, 2007.
- *Procedures for Determining Existence of Federal Tax Liens Against Personal Property*, Legal Memorandum, Vol. 39, No. 2, North Carolina Bankers Association, 2007.
- *Names of Debtors on UCC Financing Statements*, Legal Memorandum, Vol. 38, No. 13, North Carolina Bankers Association, 2006.
- *Deregistration Under the Securities Exchange Act of 1934 - Selected Issues* (co-author and presenter), University of North Carolina School of Law Festival of Legal Learning, 2006.

- *Truth-In-Lending Revisions in the Bankruptcy Reform Act* (author and presenter), North Carolina Bankers Association, 2005.
- *Arbitration Clauses in Bank Documents* (co-author), Legal Memorandum, Vol. 37, No. 2, North Carolina Bankers Association, 2005.
- *The Fair and Accurate Transactions Act of 2003*, University of North Carolina School of Law Festival of Legal Learning, 2005.
- *Marking Up Third Party Fees Under RESPA*, Legal Memorandum, Vol. 36, No. 4, North Carolina Bankers Association, 2004.
- *Service Members Civil Relief Act*, Legal Memorandum, Vol. 36, No. 4, North Carolina Bankers Association, 2004.
- *North Carolina Secured Transactions Under Revised Article 9 of the Uniform Commercial Code* (co-author, treatise published by Data Trace Publishing Company, 2001).
- *Changes in the Rules Concerning Creation and Attachment of Security Interests Under Revised Article 9* (author and presenter), North Carolina Bar Association, 2000

Bar & Court Admissions

- North Carolina