



## Steven S. Camp

### PARTNER

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### OVERVIEW

When it comes to closing deals, clients trust that Steve will operate swiftly and decisively in even the most complicated transactions.

Steve has deep industry knowledge bolstered by his time working as senior counsel for a large national bank. He understands the language, goals and demands of the industry and has represented some of the largest banks in the country and built a premier lending practices in Texas representing regional banks.

From real estate to commercial and specialty loans, Steve finds a way to structure deals in innovative ways. Clients rely on him for practical guidance relating to workouts and bankruptcy, and he's achieved measurable success in regard to troubled loans.

Steve has built a practice with a national reputation and is recognized as one of the best banking and finance lawyers in in the nation. As a seventh generation Texan, he grew up on a farm in Central Texas. His family grew cotton, raised cattle and had a commercial pecan orchard. His maternal grandfather was a dairy farmer and his paternal grandfather worked in agricultural research. Steve chose to be a lawyer and is the proud father of a lawyer, two teachers and a doctor. His wife is a retired minister who is a dedicated volunteer in various community organizations.

With offices in Dallas and Houston, Steve has deep ties to bankers across the state. He serves as a key member of the firm's Ag Finance practice group, which represents lenders and borrowers at all phases of ag finance transactions.

### Industry

Financial Services & Capital Markets

### Services

Ag Finance

Banking & Finance

Consumer Financial Services

Real Estate Finance

## Experience

- Served as regulatory and lending counsel to investment firm in its all-cash, \$67 million take-private acquisition of provider of online credit solutions for credit-constrained consumers.
- Established \$100M in credit facilities under Main Street Lending Program.
- Represented subordinate lender and parent of wholly owned subsidiaries in establishment of \$50M senior and subordinate credit facility for funding wholly owned subsidiaries of Park Cities Specialty Finance Fund LP to finance consumer loans.
- Established \$200M asset-backed credit facility for Austin Industries and its wholly owned subsidiaries.
- Established \$12M asset-backed subordinate credit facility for two Delaware corporations, debtor and guarantor.
- Established \$74M asset-backed senior credit facility for retailer of financial services to unbanked and underbanked consumers through nearly 500 retail locations in 12 states.
- Represented bank in connection with three loans to affiliates. Loans included providing construction financing for an RV park, where priority had been broken due to prefinancing construction. Each loan was cross-collateralized with junior liens, giving each of three properties junior deeds of trust with pari passu priority, in addition to the senior deed of trust.
- Represented bank in providing loans to a liquor distributorship in Kansas and eastern Oklahoma, including a springing guaranty that placed the principal of the distributorship if he failed to cooperate with the liquidation of the liquor inventory.
- Represented bank in a new specialty financing venture and developed a prototype for future transactions of this nature.
- Represented insurance company in a marsh land deal where the property would be used for coastal mediation.
- Led restructuring deal for bank, successfully restructuring a \$29 million credit facility to an oil field services company that provides fracking related services.

## Experience

- Successfully structured an \$80 million credit facility for a consumer lending company.
- Advised two banks in structuring three separate, but similar finance deals so that the borrower could develop a single-family home community. Provided soup-to-nuts financing from the construction loans to mini-perm financing.
- Represented capital management company in obtaining bank financing secured by a portfolio of specialty finance loans.
- Represented capital management company in obtaining capital from an endowment fund of a major university, structuring the deal where the endowment fund could be an investor in client's transactions through an investment management agreement.
- Represented bank in the redevelopment of a mall in South Dallas. The debt structure is stratified, and Husch Blackwell worked on the financing of pad sites around the mall's main footprint, which include major national retailers.

## Recognition

- BL Rankings' *The Best Lawyers in America*®, Banking and Finance Law, 2013-2024
- Best Lawyers in Dallas - Banking & Finance, *D Magazine*, 2012, 2017

## Education

- J.D., Oklahoma City University School of Law
- B.A., University of Texas at Austin

## Admissions

- Texas

## Community Leadership

- City of Duncanville, Board of Adjustments, Former Member; Planning and Zoning Commission, Former Member
- Cliff Temple Baptist Church (Dallas), Former Chairman of Deacons
- Kessler Springs Homeowners Association (Dallas), Board Member
- Oak Cliff Chamber of Commerce (southern Dallas), former Chairman of the Board of Directors
- Oklahoma City University School of Law, Executive Board member and Chairman of the Finance Committee
- North Oak Cliff United Police Patrol (southern Dallas), Vice President
- San Luis Condominium Association (Galveston), Board Member
- The Well Community (community based non-profit based ins southern Dallas providing mental health services), former Chairman of the Board



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