# **CAROLYN A. TAYLOR**

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## PARTNER | HUGHES WATTERS ASKANASE L.L.P.

Ms. Taylor is a partner whose practice is concentrated primarily in the areas of credit union law, creditors' rights and mortgage banking.

She has extensive expertise in default servicing (bankruptcy, collection, foreclosure, eviction, loss mitigation and debt restructuring). regulatory compliance, and contract negotiation and drafting.

Since 1979, Ms. Taylor has vigorously served as a legal advocate and strategic advisor for her clients. She learns and understands her clients' business operations and objectives, thereby enabling her to provide timely, pragmatic and cost effective legal solutions.

#### **PROFESSIONAL EXPERIENCE**

Hughes Watters Askanase, LLP, Houston, Texas Partner

Of Counsel

1996- Present 1994-1995

- Managing Partner of firm's award winning credit union, creditors' rights and default services practice groups, including collection, foreclosure, bankruptcy, eviction, probate, title resolution, contested and litigated matters, consumer and commercial banking issues, regulatory compliance, and negotiation, drafting and review of contracts and leases.
- Instrumental in in implementing and enhancing the internal policies, procedures and state of the art technology compliant solutions that enable her teams to deliver timely, superior services to clients
- Prominent role in the firm's selection as Designated Counsel for FHLMC (TX) and Retained Counsel for FNMA (TX) in 2008, legal representation until the termination of the programs and continued legal representation under "no objection " letters
- Routinely trains, speaks and publishes on credit union, mortgage servicing and consumer finance legal issues on a local, regional and national levels

#### Urban & Coolidge, Houston, Texas

Partner

Associate Attorney

1984-1993 1983-1984

- Established and developed the firm's representation of Texas credit unions in collection, bankruptcy, probate, commercial and consumer banking, regulatory compliance and negotiation and drafting contracts and leases
- One of the first third party servicer providers to regularly attend the Houston Chapter of Credit Union monthly meetings and participate in Chapter sponsored charitable, educational and PAC events
- Established and developed the firm's bankruptcy practice group with a focus on creditor representation in all types of issues affecting secured, unsecured, priority and administrative claimants in Chapter 7, 11, 12 and 13 bankruptcy cases

- Represented standing U.S. Bankruptcy Court Trustee in prosecution and defense of various actions in all stages of contested litigation in federal and state district courts, including preference actions, claim objections, adversary proceedings, breach of contract, wrongful foreclosure, lien enforcement relative to real and personal property, sale and disposition of estate assets.
- Prosecuted and defended collection lawsuits in state courts, including emergency ex parte requests for injunctive relief before ancillary judges relative to pending foreclosure sales of real and personal property
- Successful first chair jury trial in state court

| Adjunct Professor, University of Houston School of Law, Houston, Texas | 1979-1981 |
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• Taught Legal Research & Writing Course from Practitioner's Perspective

| EDUCATION   |   |  |  |
|---|---|--|--|
| EMORY UNIVERSITY<br>Doctor of Jurisprudence<br>Order of the Barristers  | 1979                                      |  |  |
| UNIVERSITY OF DENVER `<br>Bachelor of Arts, Magna Cum Laude   | 1976                                      |  |  |
| LICENSURE   |   |  |  |
| <ul> <li>Licensed, State Bar of Texas</li> <li>United States District Court for the Southern District of Texas (admitted 1979)</li> <li>United States District Courts for the Eastern, Northern and Western Districts of Texas (Admitted 1980)</li> <li>Fifth Circuit Court of Appeals</li> </ul> | 1979-Present                              |  |  |
| Licensed, State Bar of Georgia (inactive status)  | 1979-Present                              |  |  |
| Awards and Honors   Certifications  |   |  |  |
| <ul> <li>Certified, Consumer Bankruptcy Law, Texas Board of Legal Specialization</li> <li>Certified, Business Law, Texas Board of Legal Specialization</li> <li>Named Texas Super Lawyers© by Thomson Reuters</li> </ul>  | 1985-Present<br>1989-Present<br>2003–2020 |  |  |
| PROFESSIONAL AFFILIATIONS   |   |  |  |
| <ul> <li>American Bar Association</li> <li>State Bar of Texas</li> <li>State Bar of Georgia</li> </ul>  |   |  |  |
| American Legal & Financial Network (TX)   | 2004-Present                              |  |  |
| Attorneys Legal Financial Services (TX)   | 2019-Present                              |  |  |
| CLEARROCK REO   | 2018-Present                              |  |  |
| Default Attorney Group (TX)   | 2009-Present                              |  |  |
| Houston Association of Consumer Bankruptcy Attorneys  | 1996-Present                              |  |  |
| Houston Chapter of Credit Unions  | 1981-Present                              |  |  |
| <ul> <li>HUBZONE Coalition</li> <li>Legal League 100 (TX)</li> <li>Mortgage Bankers Association</li> <li>Texas Mortgage Bankers Association</li> </ul>  | 2018-Present                              |  |  |

### **COMMUNITY ACTIVITIES**

| • | Credit Unions for Kids/Memorial Hermann Hospital, Houston, Texas | 1981-Present |
|---|--|--------------|
| • | Daughters of American Revolution                                 | 1989-Present |
| • | Houston Pets Alive , Houston, Texas                              | 2018-Present |
| • | Junior League of Houston, Inc.                                   | 1990-Present |
| • | Lone Survivor Foundation (Marcus Latrell, former Navy Seal)      | 2011-Present |
|   |  |              |