

Chris Roede

PARTNER

t: 919.783.2932

f:919.783.1075

Chris works primarily in the financial services industry, working with banks, FinTech companies, and others on regulatory and lending matters.



OFFICE LOCATION

301 Fayetteville St., Suite 1900

Raleigh, NC 27601

P.O. Box 1801

Raleigh, NC 27602

JURISDICTIONS LICENSED

North Carolina

“Oliver Wendell Holmes stated that 'every calling is great when greatly pursued.' I pursue the law greatly to enable my clients to achieve their own great callings.”

BIOGRAPHY

Chris’s practice includes regulatory and compliance review of new bank products and processes, acting as transaction counsel in closing both real estate secured and personal property secured loans, and working with lenders to resolve distressed credit assets. His focus for bank regulatory and compliance products is on new and emerging technologies, including advice regarding payment and credit card processing laws, multi-state licensing advice regarding money transmission licensing laws, BSA/AML compliance advice, and mobile technologies.

Chris joined Poyner Spruill after clerking with the firm in the summer of 2006. The same year, he completed internships for the Virginia State Corporation Commission in Richmond, and for the Honorable Edward Thomas Brady of the Supreme Court of North Carolina.

AREAS OF FOCUS

FINANCIAL SERVICES

- Represented numerous out-of-state lenders in revising loan documentation to conform with NC law.
- Represented numerous federally regulated lenders in connection with a workout, restructuring or liquidation of multiple distressed loan facilities supported by real estate and personal property collateral, including loans secured by medical office spaces, hotels, condominium units, multiple lot subdivisions, townhome developments, vacation homes, rock quarries and mines, gas stations, mobile home parks and primary residences.
- Represented federally regulated lenders in enforcement of remedies under Article 9 of the UCC.
- Represented federally regulated lenders in connection with sales of distressed loans, and disposition of foreclosed collateral.
- Represented federally regulated lenders in loan closings for multi-tenant commercial property.

FINANCIAL SERVICES REGULATORY

- Represented numerous federally regulated lenders in development of TRID, TILA, Reg. E., and ECOA compliance programs, including compliance advice regarding regulatory requirements for modifying consumer purpose loans.
- Represented numerous federally regulated lenders in developing vendor management control process and drafting of vendor contracts.
- Represented federally regulated lenders in developing process to ensure proper electronic delivery of lending disclosures.
- Represented lenders in development of compliance advice regarding enforceability of electronically signed loan documents, including E-Sign and UETA compliance, E-Recording and use of E-Notary.
- Advised the Monitor of the National Mortgage Settlement (NMS), Joseph A. Smith, Jr., regarding interpretation and implementation of the NMS Consent Judgment.
- Represented technology company in developing payment portal website and processing of credit card transactions.

REAL ESTATE DEVELOPMENT

- Represented real estate developers in various construction and permanent loan transactions.
- Represented landlords in various lease negotiations, including negotiations for built to suit development leases, SNDA's, office space leases, restaurant leases, shopping center leases.
- Represented buyers and sellers in the purchase and sale of commercial real estate.

FINTECH

BANKING

CREDENTIALS

EDUCATION

University of Richmond School of Law, J.D., 2007, *magna cum laude*

University of Delaware, B.A., 2002

NOTABLE ACCOMPLISHMENTS

Recognized in The Best Lawyers in America® (Financial Services Regulation Law) 2023-2025; (Banking and Finance Law) 2025

McNeill Law Honor Society

University of Richmond Law Review, Articles Editor

Summer Program in Law, University of Cambridge, England

PROFESSIONAL & COMMUNITY ACTIVITIES

Greater Raleigh Chamber of Commerce, Leadership Raleigh, Class 35

Capital City Clauses, Board member