



Sanford M. Brown

Partner

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Related Services

Corporate & Finance ■ Financial Services ■ Bank Regulatory ■ Mergers & Acquisitions ■ Capital Markets & Securities ■ Financial Services - Mergers & Acquisitions

Sanford Brown, a co-leader of the firm's Financial Services Group, counsels and represents financial institutions and specialty finance companies, as well as their shareholders and holding companies, in matters involving state and federal banking laws, regulations, and enforcement actions; in corporate transactions, such as mergers, acquisitions, securities offerings, and holding company matters; and on issues involving cybersecurity, privacy, and identity theft.

Sanford served in the Office of the Comptroller of the Currency from 1987 to 1989. His responsibilities included a wide range of matters relating to the regulation of national banks, including the development of banking policy in the areas of risk-based capital and dividends. He is a faculty member of the Southwestern Graduate School of Banking and a frequent speaker at regional and national banking seminars and educational programs.

He is listed in *The Best Lawyers in America*® in the areas of Banking and Finance and Financial Services Regulation, including in the latter category as the Dallas/Fort Worth "Lawyer of the Year" in 2015, 2017, 2021, and 2024.

Representative Experience

- Counsel to over 200 buyers and sellers of community banks nationwide.
- Counsel to hundreds of community banks in issuing equity and debt securities.
- Counsel to multiple regional banks on numerous corporate and regulatory issues.
- Counsel to two bank holding companies on Section 363 transactions.
- Regulatory counsel to several specialty finance companies.

Publications & Presentations

Publications

- "The M&A Dance," *Texas Banking*, March 2022.
- "Biden Competition Order May Influence Bank Merger Approvals," *The Banking Law Journal*, Vol. 138, No. 9, October 2021.
- "Avoiding Pitfalls During Post-Pandemic Government Investigations," *The Banking Law Journal*, Vol. 138, No. 8, September 2021.
- "Subchapter S Corporation Targets in M&A Transactions," *Headnotes*, Dallas Bar Association, Vol. 46, No. 5, May 2021.

- “What’s Your Leverage? Most Community Banks Can ‘Opt In’ to the Community Bank Leverage Ratio Framework,” *The Banking Law Journal*, May 2020.
- “Key Considerations with the Community Bank Leverage Ratio,” *Bank Director*, February 4, 2020.
- “Crapo Bill Only a Drop in Bucket for Deregulation,” *Bank Director*, August 29, 2018.
- “Do You Really Need a Bank Holding Company?” *Bank Director*, February 23, 2018.
- “Hot Topics in Bank Supervision,” *Best Lawyers Winter Business Edition*, December 2016.

Presentations

- “Structuring Bank Mergers and Acquisitions: Overcoming Capital Requirement Hurdles; Legal and Regulatory Demands,” Strafford, webinar, May 14, 2024.
- “M&A” 2023 Annual Legal Conference, Southwest Association of Bank Counsel and Texas Bankers Association, Denver, CO, September 27, 2023.
- “The Attorney Panel,” 2023 Annual Convention, Independent Bankers Association of Texas, Frisco, TX, September 16–19, 2023.
- “Keeping the M&A Train on Track – How to Navigate Closing a Transaction,” 2022 Commerce Street Capital Bank Conference, Las Colinas, TX, October 18-19, 2022.
- “M&A Update,” The Legal Conference 2022, Fort Worth, TX, September 14-16, 2022.
- “Mergers and Acquisitions in the Current Environment,” 153rd Assembly for Bank Directors, Maui, HI, January 28, 2022.
- “A Dialogue with the Banking Lawyers,” Independent Bankers Association of Texas (IBAT) 2022 Winter Summit, Avon, CO, January 24, 2022.
- “A Dialogue with the Banking Lawyers,” Independent Bankers Association of Texas (IBAT) Winter Summit XX, Avon, CO, January 26, 2020.

Professional & Community Engagement

- Dallas Bar Association
- Dallas Bar Foundation, fellow
- Texas Bar Foundation, fellow
- *Law360*, banking editorial advisory board (2018 and 2020)
- *Arkansas Law Review*, editorial board
- Southwest Association of Bank Counsel, board of directors (1995–1998)
- Financial Institutions Legal Counsel Network, secretary/treasurer (1994–1995); vice president/membership (1995–1996)

Education

- Boston University (LL.M., 1987)
- University of Arkansas (J.D., 1986)
- University of Arkansas (B.S.B.A., 1983)

Admitted to Practice

- Texas
- District of Columbia
- Arkansas (Inactive)