



# Barry D. Johnson

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Barry D. Johnson has experienced the law from all sides—as a law clerk to an appellate judge, as a client when he was Vice President and General Counsel to a large consumer finance company, and now as a shareholder in SettlePou, where he is a member of the Commercial Lending practice and heads the firm's Consumer Finance practice.

#### Areas of Practice:

[Consumer Finance](#)

[Commercial Lending](#)

[Financial Services Litigation](#)

[Creditor's Rights & Bankruptcy](#)

[Real Estate](#)

## ABOUT

Barry began his legal practice as a law clerk to the Texas Second Court of Appeals. After a brief period in private practice as a litigator, he spent his formative years as a client in the consumer finance industry, serving as General Counsel to a mortgage bank and Assistant General Counsel to a savings and loan association. This firsthand experience in consumer finance led Barry to his current focus on mortgage banking, bank regulation, and consumer finance. He understands what clients want—not hypothetical legal talk, but real answers to questions that allow clients to structure their businesses around a very complicated set of consumer regulations. Barry has a clear understanding of state and federal laws in the industry and represents all forms of mortgage and consumer finance lenders and servicers. Clients can depend on him for reliable, responsive service from a senior-level attorney who is connected in the consumer finance regulatory market.

Outside of work, Barry is a musician, playing cello in various chamber groups. Barry is also active in the Rhodes College Alumni Association, where he assists in various capital campaigns and mentors and advises current and past students. He is also active in his local church, First United Methodist Church of Arlington, Texas.

## EDUCATION

Rhodes College, B.A., 1983 (cum laude)

Southern Methodist University School of Law, J.D., 1986; Citations Editor, *Journal of Air Law and Commerce*; *Case Note on Loftleider Icelandic Airlines v. McDonnell Douglas Corporation*, published by *Journal of Air Law and Commerce*; Comment, *Spacecraft Insurance, an Overview and Proposal*, published by *Federation of Insurance and Corporate Counsel Quarterly*.

## ADMISSIONS & HONORS

Texas State Bar Admittance, 1986

Member, The College of the State Bar of Texas

## ASSOCIATIONS

Dallas Bar Association

Texas Bar Association

Northern District of Texas Bar

Rhodes College Alumni Association Executive Board

Texas Mortgage Bankers Association

Conference on Consumer Finance Law

## ARTICLES & PRESENTATIONS

Barry is active in the Texas Mortgage Bankers Association and is a frequent speaker on various mortgage lending topics, including consumer regulation, mortgage fraud, identity theft, home-secured lending, and home equity lending. Barry regularly lectures at various State Bar CLE events and the University of Texas Mortgage Lending Institute on topics relating to consumer finance, legislation, and regulations. He has also presented papers to the Texas Association of Bank Counsel and the State Bar of Texas CLE programs. A representative sample includes:

Speaker, *The New World of Mortgage Regulation: A Look Back—A Look Around—A Look Forward*, 46th Annual William W. Gibson Jr. Mortgage Lending Institute

Panel Presentation, *Curing Documentation Defects when Buying or Selling Distressed Mortgage Loans*, Distressed Asset Conference, Mortgage Servicing News

Speaker, *The New World of Mortgage Regulation*, Real Property Section of Dallas Bar Association

Speaker, *Foreclosure Update*, Advanced Collection and Creditor's Rights CLE Course

Speaker, *Home Equity Lending Update*, Texas Association of Bank Counsel Convention

Speaker, *Home Secured Lending*, Lorman Education Services

Speaker, *Home Equity Lending in Depth*, Lorman Education Services

Regular Contributor, Texas Bankers Digest

Speaker, *The CFPB and Mortgage Servicing Regulations*