



J. DAVID DRESHER

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PROFESSIONAL BACKGROUND

Compton Jones Dresher Birmingham, Alabama

Founding Partner
July 2020 to Present

Practicing primarily in: **1)** Real-estate related transactions, representing owners, developers and managers; **2)** Bank representations including commercial and real estate lending, workouts and other bank regulatory and operational issues; and **3)** representation of family-owned businesses.

Bradley Arant Boult Cummings LLP Birmingham, Alabama

Associate
1983 - 1989

Partner
1990 to 2020

Member, Managing Board
1997-2001

Chair, Banking & Financial Services Group
2003 – 2015

Bradley in 2020 had over 500 lawyers, with offices in ten cities from Texas to Washington, D.C. and was among the 100 largest law firms in the United States. Member of the Alabama State Bar.

Practiced primarily in the areas of real estate, banking, lending, and commercial finance. Significant practice representing family-owned businesses.

Lead counsel in representation of private real estate investment family company in connection with roll-up and combination of multiple affiliated entities and partnerships into a holding company, and related assistance to such company in connection with acquisitions, sales and financing transactions exceeding \$1.0 billion.

Representing acquiror in connection with all aspects of transaction to purchase several medical office buildings on an integrated hospital campus, including organization and capital raising for entity, negotiation of complex acquisition involving use of condominiums to allocate commercial floor space, licensing for parking, related easements, licenses and use restrictions, capital markets syndicated financing and related real estate and title problem-solving.

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Bradley Arant Boult Cummings LLP

CONTINUED

Assistance to banks in connection with multiple aspects associated with regulatory and operational requirements, such as UCC issues, check fraud, vendor management requirements, residential mortgage lending regulation, loan sales and participations and acquisition and growth strategic transactions.

Assisted multiple bank clients in connection with the Paycheck Protection Program (PPP) established in 2020, including guidance on eligibility requirements for particular types of borrowers, forgiveness standards, interpretation of evolving and changing regulatory requirements, forgiveness requirements and regulatory investigations.

Assisted lender in establishing subsidiary title agencies, together with guidance regarding state and federal (particularly RESPA) issues associated with the establishment and operation of title agencies.

Representation of several family businesses in connection with structuring, purchasing and financing real estate to be held for private investment or leased back to operational companies associated with the families.

Assisted banks and other residential mortgage lenders in connection with substantial regulatory changes over the past ten years, including requirements such as TRID, RESPA, loan originator compensation and vendor management requirements.

Assisted bank in connection with workout related to hotel financing, including restructuring credit and enhancing and strengthening certain deficiencies in the collateral structure.

General counsel, Mortgage Bankers Association of Alabama (2014-Present)

Special real estate counsel, American Bankers Association (2014-2019)

Outside counsel, Alabama Consumer Finance Association, 2005-2017

Listed in Chambers USA (2005 through 2020 editions) as one of America's Leading Business Lawyers; presently recognized for three separate categories: Real Estate, Banking & Finance and Banking & Finance: Mainly Regulatory.

Listed in Best Lawyers in America (over 20 years) for Banking Law (*Lawyer of the Year* in this category for 2020-2021).

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EDUCATIONAL BACKGROUND

Cumberland School of Law at Samford University

Birmingham, Alabama

Juris Doctor

summa cum laude, 1983

- Class Rank: First
- Editor in Chief, Cumberland Law Review
- Team Captain, International Moot Court Team (1982)

Auburn University

Auburn, Alabama

Bachelor of Science (Economics), 1977

PERSONAL AND CIVIC

Born 1955 in Birmingham, Alabama. Married to Deborah Glasford Dresher since 1976. Two grown children, Rachel and Jessica. One grandson and one grand-dog!

Longtime member and presently serving as Warden to the Vestry of St. Mary's on the Highlands Episcopal Church, Birmingham, Alabama.

Hobbies: travel, history, golf and college football.

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