

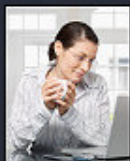


Business and Finance Attorney

When you need an experienced problem-solver with broad functional expertise, and understanding of your business operations, with an innate ability to imbed legal processes into the day-to-day operations of your business, contact the Law Offices of Bill R. Johnson, P.L.L.C.

I offer outsourced general counsel services to businesses that may not have the need for an in-house legal department, or may have an in-house legal department but desire the services of an experienced lawyer to provide project assistance.

With outsourced general counsel, many potential issues can be spotted and resolved before they become costly legal issues.





Outsourced General Services

I offer outsourced general counsel services to businesses of all sizes, these service areas include:

- Business formation and startup
- Transactional Business and Commercial Law
- Contracts and other business document preparation
- Insurance coverage evaluation
- Lease review
- Overseeing vendors, suppliers and outside counsel
- Employment and labor law
- Contingency planning
- Litigation Management

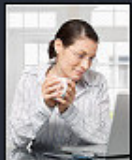




Practice Areas

I represent clients with their specific business needs in the following areas.

- General Corporate
- Financial Services
- Consumer Lending
- Real Estate Lending
- Regulatory Compliance
- Commercial Lending
- Capital Markets
- Mortgage and Mfg Housing Lending
- Retail
- Employment





Firm Background



After spending many years as a senior counsel and senior-level operating executive in several companies, I established this firm to offer small and medium-sized businesses the same type of legal advice and assistance that large corporations receive from their in-house legal departments.

I recognized that not all businesses need an in-house legal department, but all businesses can benefit from the legal expertise that only a skilled corporate and business counsel can provide.





The Right Firm



- I have many years of experience helping businesses with their legal needs.
- I am an experienced dealmaker.
- I understand deadlines and know how to meet them.
- I pride myself on being responsive and keeping the client informed.
- I use the latest technology to provide the client with timely and competent assistance at reasonable rates.
- I leverage technology to custom-tailor legal solutions to meet the specialized demands of small to medium-sized companies.
- I give my clients the peace of mind and confidence that I will get the job done right the first time.
- You will receive personalized attention, along with the benefit of my years of legal knowledge and experience.
- I understand the importance of learning about my client's business. I provide advice and counseling based on my in-depth knowledge of your business and business needs.
- I know how to protect your assets, reduce your risk, and position your business for continued success.
- Because your business deserves the very best.



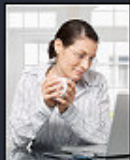
Bill R. Johnson, Principal

When Experience Matters,

I have extensive experience in the financial services industry, including regulatory and general business experience in all facets of retail, secured lending, credit, prepaid cards, installment lending, merchant services and real estate services within national consumer banking and financial services institutions.

I also have experience in secured and unsecured financing transactions, corporate and securities matters, venture capital transactions, and public and private mergers and acquisitions. My practice focuses on the representation of retailers, banks, finance companies, and mortgage lenders and their customers in consumer credit regulation and commercial financing transactions.

I have been senior counsel and senior level operating executive to several financial services companies where I supervised litigation, regulatory compliance, and labor and employment law matters.





Bill R. Johnson, Principal

When Experience Matters

Education

- J.D., Hamline University School of Law, Saint Paul, Minnesota (1990)
- M.A. P.A, Hamline University, Saint Paul, Minnesota (1991)
- B.A., Mesa State College, Grand Junction, Colorado (1987)

Admitted to Practice

- Texas
- Minnesota
- United States District Court for the Southern District of Texas
- United States District Court for the District of Minnesota

Professional Background

- Vice President & General Counsel, Fleetwood Retail Corp. and HomeOne Credit Corp., 2003-2006
- Vice President & Assistant General Counsel, The Credit Store, Inc, 2001-October 2002
- Senior Counsel, Conseco Finance Corp. (formerly Green Tree Financial Corporation), 1995-2000
- Private Practice, 1991- 1995
- Consultant/Director of Affirmative Action and Equal Opportunity, Metropolitan State Univ., 1993-1995
- Consultant, Minnesota Department of Employee Relations, 1993-1994



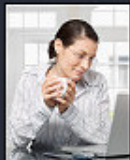


Bill R. Johnson, Principal

Professional Community Involvement (Past and Present),

- Member**, Governing Committee, Conference on Consumer Finance Law
- Member**, American Bar Association, Business Law Section: Consumer Financial Services, and Commercial Financial Services Committees
- Member**, Texas State Bar, Consumer Finance and Commercial Finance Sections
- Member**, Minnesota State Bar association, Business Law, Real Estate and Employment Law Sections
- Member**, Mortgage Bankers Association of America (2003-2006)
- Member**, Association of Corporate Counsel (Minnesota and Houston, TX.) (2001-2007)
- Member**, Minority Corporate Counsel Association (2003-2006)

- Member**, National Bar Association
- Member**, Houston Lawyers Association
- Past Chair**, Manufactured Housing Institute (MHI) Lawyers' Finance Committee (2004-2006)
- Member**, Manufactured Housing Institute (MHI) Lawyers Committee
- Member**, Debt Buyers' Association (2001-2003)
- Member**, Association of Credit and Collection Professionals (Members' Attorney Program) (2001-2003)
- Member**, Advisory Board of New Vision Faith Center
- Member**, Hamline University School of Law Alumni Association (1998-2003)





Here when you need me

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