

# Randall A. Underwood

Partner



#### CONTACT INFO

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#### OFFICE

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Randy Underwood has a comprehensive business and transactional law practice which includes advising commercial real estate buyers, sellers, tenants, developers and lenders; counseling numerous financial institutions on operational and regulatory issues; and assisting agribusiness entities.

#### PRACTICE AREAS

Business and Corporate  
Financial Services and Banking  
Real Estate

#### INDUSTRIES

Agribusiness  
Banking, Investment & Financial  
Services  
Real Estate

#### EDUCATION

University of Virginia School of Law  
J.D., 1979  
University of North Carolina at Chapel  
Hill  
B.S., 1974, Phi Beta Kappa; Phi Eta  
Sigma

#### BAR & COURT ADMISSIONS

North Carolina

## MY PRACTICE

### REAL ESTATE

Randy regularly advises real estate investors regarding acquiring, financing, leasing and developing, and conveying commercial real estate and evaluating possible real estate investments.

### AGRIBUSINESS

Randy counsels significant agribusiness entities in the raising of equity capital, the investing of that capital in agricultural properties throughout the United States, and the implementing of leasing and other strategies to generate returns on those investments.

### BANKING

For more than 30 years, Randy has advised numerous financial institutions throughout the United States regarding a wide variety of matters, including regulatory, securities, consumer compliance, documentation and operational issues. Randy has frequently written and spoken to North Carolina attorneys and bankers regarding numerous banking law issues and has co-authored a treatise on North Carolina secured transactions under Article Nine of the Uniform Commercial Code which is used by North Carolina attorneys and lenders. Randy regularly represents sellers and purchasers in their mortgage banking activities.

### COMMERCIAL TRANSACTIONS

Randy regularly provides counsel to varied other clients regarding business issues and commercial transactions. This advice involves entity formation, equity and debt financing, business strategies, mergers and acquisitions, and operational issues.

## HONORS

Selected by his peers for inclusion in [\*The Best Lawyers in America\*](#)® in Financial Services Regulation Law and Real Estate Law (2005-2018)

Recognized in [\*North Carolina Super Lawyers\*](#) (Thomson Reuters) in Banking Law (2006-2013)

## COMMUNITY INVOLVEMENT

Fellow, [American College of Mortgage Attorneys](#) (2003-present)

Chair, Financial Institutions Committee, Business Law Section, [North Carolina Bar Association](#) (2004-05)

Member, [North Carolina Land Title Association](#); Executive Committee (2013-2015)

Member, Business Law and Real Property Probate and Trust Law Sections, [American Bar Association](#) (1979-present)

Member, Real Property and Corporate Law Sections, [North Carolina Bar Association](#) (1979-present)

Member, [Greensboro Bar Association](#) (1979-present)

Board of Directors, [Kiwanis Club of Greensboro](#) (2008-2010); Vice President (2013-2014); President Elect (2014-2015)

Past Chair, Christian Social Ministries Commission, [Holy Trinity Episcopal Church](#)

Past Organizing Director, [Ten Thousand Villages of Greensboro](#)

## PUBLICATIONS & MEDIA

- North Carolina Secured Transactions Under Revised Article 9 of the Uniform Commercial Code (co-author, treatise published by Data Trace Publishing Company, 2001)
- Bound in Shallows and in Miseries (author and presenter), Advanced Topics in Real Property, North Carolina Bar Association, 2010
- Possible Criminal Liability for Disclosure of Information Regarding Bank Customers, Legal Memorandum, Vol. 40, No. 1, North Carolina Bankers Association, 2008
- Can You Keep a Secret? You Could Go to Jail if You Can't (author and presenter), North Carolina Bankers Association, 2007
- Procedures for Determining Existence of Federal Tax Liens Against Personal Property, Legal Memorandum, Vol. 39, No. 2, North Carolina Bankers Association, 2007
- Names of Debtors on UCC Financing Statements, Legal Memorandum, Vol. 38, No. 13, North Carolina Bankers Association, 2006
- Deregistration Under the Securities Exchange Act of 1934 - Selected Issues (co-author and presenter), University of North Carolina School of Law Festival of Legal Learning, 2006
- Truth-In-Lending Revisions in the Bankruptcy Reform Act (author and presenter), North Carolina Bankers Association, 2005
- Arbitration Clauses in Bank Documents (co-author), Legal Memorandum, Vol. 37, No. 2, North Carolina Bankers Association, 2005
- The Fair and Accurate Transactions Act of 2003 (author and presenter), University of North Carolina School of Law Festival of Legal Learning, 2005
- Marking Up Third Party Fees Under RESPA, Legal Memorandum, Vol. 36, No. 4, North Carolina Bankers Association, 2004
- Service Members Civil Relief Act, Legal Memorandum, Vol. 36, No. 4, North Carolina Bankers Association, 2004
- Changes in the Rules Concerning Creation and Attachment of Security Interests Under Revised Article 9 (author and presenter), North Carolina Bar Association, 2000
- Eighteen Brooks Pierce Attorneys to Speak at the 2016 Festival of Legal Learning, February 2, 2016