



W. Kent Carter

PARTNER

Chicago

312.619.4900

kentcarter@grsm.com

RELATED SERVICES

- Commercial Litigation
- Bankruptcy, Restructuring & Creditors' Rights
- Trucking
- Consumer Financial Services
- Banking & Finance
- Business Transactions
- Cannabis, Hemp & CBD
- Transportation

OFFICES

- Chicago

OVERVIEW

W. Kent Carter is a partner in the Chicago office of GRSM and co-chair of the firm's Banking & Finance group. Kent's practice focuses primarily on the Uniform Commercial Code, including secured transactions, equipment leases, commercial sales and negotiable instruments. He represents clients in complex commercial litigation, contract disputes and business torts in state, federal, bankruptcy and appellate courts. Kent frequently advises financial institutions and lenders in connection with all transactional facets of their businesses and operations, including loan documentation and administration, credit restructurings, vendor programs, broker-dealer agreements, fleet finance, sale and purchase of lease portfolios, lender liability avoidance and defense, dealership and franchise terminations and consumer credit compliance. Kent's practice

also includes representation of secured lenders and other parties in all aspects of business workouts and insolvency law, including asset sales, restructuring, refinancing, bankruptcy, out-of-court workouts, mortgage foreclosure and successor liability.

Kent is a frequent lecturer on the Uniform Commercial Code before groups such as the Equipment Leasing and Finance Association, serves as a faculty member on the Uniform Commercial Code for the Illinois Institute for Continuing Legal Education and serves as a member of both the Transportation Subcommittee and UCC Subcommittee of the Equipment Leasing and Finance Association. Kent has recently lectured on Telematics and GPS Tracking (Equipment Leasing and Finance Association Legal Forum, 2019), Autonomous Vehicles: Legal and Practical Implications (Equipment Leasing and Finance Association Legal Forum, 2018), Graves Amendment and Motor Vehicle Liability Update (Equipment Leasing and Finance Association Legal Forum, 2015) and presented as a moderator on Motor Vehicles Roundtable – GAP Update and Crossing the Border (Equipment Leasing and Finance Association Legal Forum, 2014). He is the author of Recent Development and Proposed Amendments to Article 2A of the Uniform Commercial Code, Illinois Institute for Continuing Legal Education, Uniform Commercial Code Series (2007), What's My Name? Understanding U.C.C. Search Logic, The Journal of the Equipment Leasing and Finance Association (2009), Priority Disputes Over Deposit Accounts and Proceeds Under Article 9, The Journal of the Equipment Leasing and Finance Association (2012).

Kent has also defended numerous cases and class actions in state and federal courts alleging violations of FDCPA, TILA, ECOA, FCRA, RESPA, TCPA and other consumer protection laws. He also assists financial institutions and other clients in responding to investigations and enforcement actions by the Consumer Finance Protection Bureau, state attorneys general and other governmental agencies.

Kent also regularly handles matters seeking temporary restraining orders and preliminary injunctive relief and has substantial experience litigating restrictive covenants non-compete agreements. In 2015, Kent spoke on Physician Non-Compete and Non-Solicitation Clauses; Illinois Update and National Trends at the American College of Legal Medicine Annual Meeting. Mr. Carter has been selected by Illinois Super Lawyers in Business Litigation yearly from 2010 through 2019.

CREDENTIALS

Admissions

- Illinois
- U.S. District Court, Central, Southern, and Northern Districts of Illinois
- U.S. District Court, Eastern District of Michigan
- U.S. District Court, Eastern District of Wisconsin
- U.S. District Court, Northern District of Indiana
- U.S. Court of Appeals, Sixth Circuit

Memberships

- Equipment Leasing and Finance Association
- American Bankers Association

Education

- J.D., Southern Illinois University School of Law, 1997
- Member and Articles Editor, *Southern Illinois University Law Journal* (1995-97)
- B.A., University of Illinois at Urbana-Champaign, 1994

Honors

- *Illinois Super Lawyers* in Business Litigation, Bankruptcy: Business, and Banking (2010-2022)