



Robin R. Kovash

Shareholder

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Summary

Robin emphasizes the representation of financial institutions in commercial, consumer, regulatory and administrative matters. His experience includes bank holding company formations and reorganizations, bank chartering, branching, merger, acquisition and conversion activities, products and services expansion, loan documentation, modifications and restructuring, commercial and consumer compliance, representation of banks and their directors, officers and shareholders before appropriate regulatory agencies, and general corporate and financial planning for financial institution clients.

Robin also specializes in federal Indian law, primarily focusing on issues of banking, tribal government and legal structure, Indian gaming and economic development in Indian Country. Robin represents both tribal and nontribal interests doing business in Indian Country. This representation has involved gaming and development, financing for business and governmental purposes, government contracts, business formation and structure, code development, real estate and trust lands development and financing.

Robin also advises clients in connection with general commercial and business legal matters, capital formation, corporate governance, contracts and equity and debt financing.

Experience

U.S. Treasury Department, Office of the Comptroller of the Currency, Chicago, Illinois (6/83 - 9/84). Attorney. Representation of the Comptroller's Office in connection with administrative actions, including enforcement proceeding, civil money penalty actions, civil and criminal investigations and bank closings. Provided legal advice to OCC personnel and interpretations concerning federal banking law.

U.S. Treasury Department, Office of the Comptroller of the Currency, Portland, Oregon (1/78 - 9/80). Assistant National Bank Examiner. Experienced in all phases of the examination process which is designed to evaluate the condition, performance and trend of operations of a bank and to determine a bank's degree of compliance with applicable banking laws and regulations. Specialized training received in Electronic Data Processing Examinations and Consumer Affairs Examinations.

Significant Representations

- Representation of over 70 commercial banks, financial institutions and organizations located in over 25 states regarding corporate, regulatory, operations, compliance and commercial and consumer lending matters.
- Representation of commercial banks in merger and acquisition transactions, interstate and geographic expansion efforts and leverage buy-outs.

PRACTICE AREAS:

Banking, Lending & Financial Institutions

Business & Corporate

Indian Law

Securities & Finance

EDUCATION:

J.D., University of Montana School of Law, 1983 (honors)

B.S., Business, University of Montana, 1977 (high honors)

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- Representation of numerous lenders and borrowers in connection with secured and unsecured loan transactions.
- Representation of out-of-state lenders in connection with Colorado transactions.
- Representation of financial institutions and their directors and officers in connection with regulatory enforcement actions, including cease and desist proceedings and civil money penalties actions.
- Structured, negotiated, documented and consummated traditional and tax-exempt financings for economic development projects in Indian Country.
- General Counsel to Native American Bancorporation in its organization, initial capitalization and continuing business; the consummation of the acquisition of Blackfeet National Bank; and the formation of its subsidiary bank, Native American Bank, N.A. Founding Tribes of Native American Bancorporation are: Grand Traverse Band of Ottawa and Chippewa Indians; Arctic Slope Regional Corporation; Blackfeet Nation; Chippewa Cree Tribe; Eastern Shoshone Tribe; Mandan, Hidatsa and Arikara Nation; Mashantucket Pequot Tribal Nation; Mille Lacs Band of Ojibwe Indians; Navajo Nation; Oneida Tribe of Indians of Wisconsin; Sealaska Corporation; and Ute Mountain Ute Tribe.
- Developed Fannie Mae's first residential leasehold mortgage product for Indian Trust Lands.
- Development or enhancement of tribal ordinances and codes to promote and enforce the orderly conduct of business and economic development within reservation economies, including amount others, those prescribing commercial transactions, recording requirements, tribal taxation, creditor's rights and remedies and tribal court jurisdiction and administration.

Honors / Distinctions

- Federal Reserve System's Sovereign Lending Conference (past speaker)
- Native American Finance Officer Association (past speaker)
- Independent Bankers of Colorado (past speaker)
- Deloitte & Touche Annual Banking Seminar (past speaker)
- Colorado Banker's Association Annual Compliance Seminar (past speaker)

Admitted to Practice Before

- Colorado
- Montana (inactive)

Professional and Community Affiliations

- Colorado Bar Association
- Montana Bar Association (inactive)
- Denver Bar Association
- Colorado Indian Bar Association (Secretary/Treasurer 1994 - 2000)
- Native American Finance Officers Association (Advisory Director 1996 - 2004)

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- Former Director of the Denver Indian Center
- Member of the Mandan, Hidatsa and Arikara Nation