CAROLYN A. TAYLOR

1201 Louisiana Street, 28th Floor, Houston, Texas 77002 | 713.590.4204 | ctaylor@hwa.com

PARTNER | HUGHES WATTERS ASKANASE L.L.P.

Ms. Taylor is a partner whose practice is concentrated primarily in the areas of credit union law, creditors' rights and mortgage banking.

She has extensive expertise in default servicing (bankruptcy, collection, foreclosure, eviction, loss mitigation and debt restructuring). regulatory compliance, and contract negotiation and drafting.

Since 1979, Ms. Taylor has vigorously served as a legal advocate and strategic advisor for her clients. She learns and understands her clients' business operations and objectives, thereby enabling her to provide timely, pragmatic and cost-effective legal solutions.

PROFESSIONAL EXPERIENCE

Hughes Watters Askanase, LLP, Houston, Texas

Partner 1996- Present 1994-1995

- Co-Managing Partner of firm's award-winning credit union, creditors' rights and default services practice groups.
- Prominent role in securing certification of Firm as Woman Owned Business, WBENC, SBA WOSB, TX HUB, US Federal Contractors.
- Instrumental in implementing and enhancing the internal policies, procedures and state of the art technology compliant solutions that enable her teams to deliver timely, superior services to clients.
- Prominent role in the firm's selection as approved counsel for governmental sponsored entities and investors.
- Routinely trains, speaks and publishes on credit union, mortgage servicing and consumer finance legal issues on a local, regional and national levels.

Urban & Coolidge, Houston, Texas

Partner 1984-1993
Associate Attorney 1983-1984

- Established and developed the firm's representation of Texas credit unions in collection, bankruptcy, probate, commercial and consumer banking, regulatory compliance and negotiation and drafting contracts and leases.
- One of the first third party servicer providers to regularly attend the Houston Chapter of Credit Union monthly meetings and participate in Chapter sponsored charitable, educational and PAC events.

Lackshin & Nathan, Houston, Texas

Associate Attorney 1979-1981

- Represented standing U.S. Bankruptcy Court Trustee in prosecution and defense of various actions in all stages of contested litigation in federal and state district courts, including preference actions, claim objections, adversary proceedings, breach of contract, wrongful foreclosure, lien enforcement relative to real and personal property, sale and disposition of estate assets.
- Prosecuted and defended collection lawsuits in state courts, including emergency ex parte requests for injunctive relief before ancillary judges relative to pending foreclosure sales of real and personal property
- Successful first chair jury trial in state court

Adjunct Professor, University of Houston School of Law, Houston, Texas

• Taught Legal Research & Writing Course from Practitioner's Perspective

1979-1981

EDUCATION

| EMORY UNIVERSITY Doctor of Jurisprudence Order of the Barristers | 1979 |
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| UNIVERSITY OF DENVER Bachelor of Arts, Magna Cum Laude | 1976 |
| LICENSURE | |
| Licensed, State Bar of Texas United States District Court Texas Couts for the Southern District of Texas (admit and Western Districts of Texas (Admitted 1980) Fifth Circuit Court of Appeals | 1979-Present itted 1979); Eastern, Northern |
| Licensed, State Bar of Georgia (inactive status) | 1979-Present |
| Awards and Honors Certifications | |
| Certified by the Texas Board of Legal Specialization Consumer Bankruptcy Law Certified by the Texas Board of Legal Specialization Business Law Texas Super Lawyers© by Thomson Reuters | 1985-Present 1989-Present 2003–2020 |
| Professional Affiliations | |
| American Bar Association State Bar of Texas State Bar of Georgia | - |
| American Legal & Financial Network (TX) | 2004-Present |
| Default Attorney Group (TX) | 2009-Present |
| Houston Association of Consumer Bankruptcy Attorneys | 1996-Present |
| Houston Chapter of Credit Unions | 1981-Present |
| Mortgage Bankers Association | |
| Texas Mortgage Bankers Association NAMANOLE (Nettornal Association of Minarity and Warran Council Law Firms) | 2020 Dresent |
| NAMWOLF (National Association of Minority and Women Owned Law Firms Woman Owned Default Attorney Network (WOODAN) | 2020-Present 2024 |
| woman owned beliadit Attorney Network (Wood) in y | 2024 |
| COMMUNITY ACTIVITIES | |
| Credit Unions for Kids/Memorial Hermann Hospital, Houston, Texas Daughters of American Revolution Houston Pets Alive , Houston, Texas Junior League of Houston, Inc. Lone Survivor Foundation (Marcus Latrell, former Navy Seal) | 1981-Present 1989-Present 2018-Present 1990-Present 2011-Present |