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## **Thomas W. Bunch, II**

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Mr. Bunch represents clients in commercial disputes often involving sales, leasing, and secured transactions. He resolves clients' controversies, or tries and appeals cases, involving breach of contract, commercial paper, sales, business torts, equipment leasing and financing, and secured transactions. He also has experience in intellectual property disputes involving trademark and copyright claims.

Mr. Bunch represents several large lenders and financial institutions in asset based lending and leasing transactions, the enforcement of security agreements and security interests, and the collection of secured and unsecured business debts. He has been lead counsel in numerous business workouts and actions securing collateral and leased property from automobile, truck, mobile home, and boat dealers, as well as other retail businesses. He has handled many landlord-tenant controversies including evictions, collection of rent by seizure of property, and various contract disputes between landlords and tenants.

He has been counsel in several class action cases. He is and has been lead counsel in consumer credit cases and commercial litigation involving the Fair Credit Reporting Act, the Truth in Lending Act, the Fair Debt Collection Practices Act, the South Carolina Consumer Protection Code, the South Carolina Setoff Debt Collection Act, the Uniform Commercial Code, the Manufactured Housing Standards Act, the South Carolina Unfair Trade Practices Act, the Automobile Dealers Day in Court Act, the South Carolina Regulation of Automobile Dealers Act, the Magnuson-Moss federal warranty statute, the South Carolina Trade Secrets Act, bad faith failure to pay insurance benefits, negligent failure to procure insurance, and other statutes, regulations and common law claims governing commercial and consumer transactions.

He reviews loan documents for compliance with state and federal law and regulations. He advises clients of their rights, obligations, and liabilities under credit agreements, loan documents, security agreements, and sales agreements. He has arbitrated business disputes and personal injury cases.

Mr. Bunch received his B.S. in business administration from The Citadel in 1976. After serving five years of active duty in the United States Air Force, he entered the University of South Carolina School of Law and received his J.D. in 1983. He is a member of the Corporation, Banking and Securities Law Section and the Consumer Law Section of the South Carolina Bar. He is a member of the Equipment Leasing and Finance Association (ELFA) and the Lease Enforcement Attorney Network (LEAN). He has been a seminar lecturer on consumer credit issues and landlord-tenant disputes.