

Member

Donald H. Cram III

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Donald Cram is a Member of Severson & Werson, specializing in creditors rights, bankruptcy, and compliance issues. Beyond expertise, availability and responsiveness are the characteristics clients appreciate the most in Mr. Cram. “Today, we are all highly skilled and specialized lawyers, so I strive to always be available for my client whenever the need arises and to promptly respond to the problem, whatever it is.”

From the San Francisco office, serving clients in the Firm’s Bankruptcy/Creditors’ Rights and Financial Services Litigation Practice Groups, Mr. Cram has extensive experience representing lenders in working out defaults, litigating to enforce rights after default and defending claims by borrowers. He prosecutes lenders’ suits to collect loans and enforce loan agreements including applications seeking appointment of receivers, attachments, claim and delivery actions, real property foreclosures, and enforcement of guaranty contracts.

Mr. Cram advises green energy financial institutions regarding practices, procedures and regulatory compliance with consumer protection, privacy, bankruptcy and other federal and state regulatory regimes arising out of the creation, marketing and sale of new and untested financial products.

Mr. Cram also defends manufacturers with respect to administrative claims brought before the California New Motor Vehicle Board.

He has extensive national experience in the representation of secured and unsecured creditors in Chapter 7 and 11 business bankruptcies; negotiating agreements and litigating the use of cash collateral; motions for relief from stay; assets sales; negotiating and litigating confirmation of reorganization plans; and defense of preference and avoidance actions. Mr. Cram assists a variety of institutional clients with practices, procedures, and compliance with federal bankruptcy law.

Mr. Cram received his J.D. from Southern Methodist University School of Law and holds a B.B.A. in Finance from Texas Christian University. He is admitted to the Bar in California and Texas and is a member of the Bay Area Bankruptcy Forum and the Sacramento Valley Bankruptcy Forum. Mr. Cram is a frequent speaker on bankruptcy issues.

Education

- Southern Methodist University, Dedman School of Law, J.D., 1989
- Texas Christian University, Neeley School of Business, B.B.A., Finance, 1986

Admissions

- California
- Texas
- United States Court of Appeals for the Fifth Circuit
- United States Court of Appeals for the Ninth Circuit

Areas of Practice

Banking

- [FinTech](#)

Business Litigation

- [Franchise Law](#)
- [Lender Liability Defense](#)

Creditors' Rights & Bankruptcy

- [Commercial Bankruptcy](#)
- [Commercial Workouts](#)
- [Consumer Bankruptcy](#)
- [Creditors' Rights & Enforcement of Remedies Against Collateral](#)
- [Lender Liability Defense](#)

Financial Services

- [Green Energy Financing](#)
- [Lender Liability Defense](#)