

**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

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

## Admissions

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

## Areas of Practice

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### 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](#)

## Publications

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- [SW Winter 2018 Newsletter](#)
- [Ninth Circuit Determines That A "Free And Clear" Sale Of Real Property Under Section 363\(f\) Extinguishes A Leasehold Interest](#)
- [Hyman, S.J., Cram, D. H., & Kornberg, B. J. \(Fall 2017\). The Intersection of the Fair Credit Reporting Act and the Federal Consumer Bankruptcy Laws. 70 CONF. CONS. FIN. L. Q., pp. 113-126.](#)

- [Cram, D. H. \(2007\). "Bankruptcy Fundamentals for the Financial Services Industry A Handbook for Non-Lawyers," American Bankruptcy Institute](#)

## Consumer Finance Posts

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- [Bankruptcy Court \(Wash.\) Says Vehicle Does Not Secure the Amounts Financed to Pay for GAP and Vehicle Maintenance Fees](#)
- [District Court \(Nev.\) Says Debt Was Accurately Reported Through and After Chapter 13 Bankruptcy](#)
- [District Court \(Nev.\) Says Auto Finance Company Properly Re-investigated Dispute after Consumer's Ch. 13 Bankruptcy; Says FCRA Provides No Damages Without Inaccurate Consumer Report Being Published to Potential Grantor of Credit](#)
- [District Court \(Cal.\) Allows FCRA Bankruptcy Reporting Case to Proceed as a Class Action](#)
- [District Court \(Nev.\) Says Furnisher Accurately Reported Automobile Account Post-Chapter 7 Bankruptcy](#)
- [Severson & Werson Publishes Article on the Intersection of the Fair Credit Reporting Act and Federal Bankruptcy Laws](#)
- [Supreme Court Holds That Filing A Time Barred Claim In A Bankruptcy Case Does Not Give Rise To A FDCPA Claim](#)
- [Watch Out Where The Huskys Go... Supreme Court Broadens The Definition Of Bankruptcy Fraud Under Section 523\(a\)\(2\)\(A\)](#)
- [A Retreat From The Strictures of \*Stern v. Marshall\* — What Constitutes Consent?](#)
- [Finality Of Bankruptcy Court's Order Denying Confirmation-"It Ain't Over Till It's Over"](#)
- [A \\$1.5 Billion Mistake-Be The Master Of Your Termination Statement](#)
- [Mortgage Claims In Bankruptcy - You May Be Doing It Wrong](#)