SpencerFane®

Scot J. Seabaugh

Partner

Contact

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Overview

Scot is a partner in the firm's Banking and Financial Services group. He has over 30 years of experience in advising banks, lenders, and borrowers regarding commercial loans as well as navigating complex regulatory issues his bank and lender clients face in today's economy. Scot helps his clients stay focused on getting the transaction closed so they can move forward to realize their goals.

Scot knows the banking industry and lending from different points of view. He has represented banks and lenders in hundreds of loans involving both complex commercial real estate and corporate and industrial loans, as well as borrowers in negotiating loans that serve as a crucial part of their future.

Scot uses the vast experience and knowledge he gained in dealing with the commercial real estate crash from the late 1980s into the early 1990s, the dot.com bubble that burst at the turn of the century, and the financial crisis in 2008, that have contributed so much to the current state of the regulatory and legal environment of today to help his clients assess their risks and options in negotiating loans, whether at origination or through problem loans.

Education

- University of Missouri - Kansas City, 1984 (J.D.)
- University of Missouri – Columbia, 1981 (B.S.)

Bar Admissions

- Missouri, 1984
- Illinois, 1987

Court Admissions

- U.S. District Court for the Eastern District of Missouri

Community Involvement

- Support Dogs, Inc., Board of Directors, 2003, 2010, 2011-present
  - President of the Board, 2005-2010
  - Vice President of the Board, 2005
  - Member of the Executive Committee, 2005-2010
  - Member of the Finance Committee, 2005-2010
  - Member of the Personnel Committee, 2003-2006, 2011-present
  - Member of the Development Committee, 2011-2013
  - Member of the Capital Campaign Committee, 2012-2014
  - Co-Chair of the Tacky Ball, 2012, 2013

Distinctions

- *Best Lawyers in America*, Banking and Finance Law, Financial Services Regulatory Law, Real Estate Law, 2013-2027
  - Lawyer of the Year, Financial Services Regulation Law, 2023, 2025, 2027
- *Missouri and Kansas Super Lawyers*, 2025

Memberships

- American Bar Association
- The Missouri Bar
- Bank Counsel Section of the Missouri Bankers Association

Presentations and Publications

- "Bank Affiliate Transactions: Navigating Sections 23A and 23B of the Federal Reserve Act," *Stafford Publications Webinar*, March 2015
- "It's Not Over Yet (A new Dodd-Frank Act Deadline is approaching)," *Bank News*, July 2012
- "Depositor Offset in the Bank Failure Context," *Bank News*, January 2009
- "Continued Housing Market Decline Prompts FDIC Guidance on Other Real Estate," *Missouri Independent Bankers Association, Director's Supplement*, August 2008

Related Experience

- Advised a bank client concerning the purchase of a $280 million residential loan portfolio.
- Assisted and advised a client in negotiating a loan to an assisted living facility for a $40 million credit facility.
- Assisted and advised a client concerning a finding several Regulation B violations, prepared the response to its primary regulator, and helped prepare the changes the client adopted to resolve the complaints.