



Mara J. Lahnar
Partner

mlahnar@mickesoole.com
314.878.5600

Mara J. Lahnar dedicates her practice to representing banks, credit unions and other financial institutions with a variety of issues affecting their day-to-day business. Mara's unique knowledge, experience and skill set allows her to provide a full range of legal services related to:

- Regulatory Compliance
- Contract Review and Negotiation
- Commercial Lending
- Loan Due Diligence
- General Counseling and Business Advice
- Lease Reviews and Negotiation
- Commercial and Consumer Foreclosures
- Title Review and Title Company Claims
- Loan Defaults and Workouts
- Repossession
- Lender Liability Claims
- Loan Syndications and Participations
- Letter of credit transactions
- Retail Products
- Loan Renewals and Modifications
- Legal Lending Limits
- Loan Assumptions
- Consumer Disclosures
- Account Titling
- Insurance and Investment Activity
- Garnishments and Levies
- Receiverships
- Subpoenas
- Regulatory Examinations and Disputes

Areas of Practice:

- Banking and Finance
- Estate Planning
- Real Estate
- Corporate

Education:

- University of Missouri - Columbia, Bachelor's Degree
 - Magna Cum Laude
- Saint Louis University - School of Law, J.D.
 - Cum Laude
 - Research Fellow for Professor Molly Walker Wilson
 - Teaching Assistant for Legal Research and Writing

Bar and Court Admissions:

- Missouri Bar
- Illinois Bar

Honors and Distinctions

- Women's Justice Award
- Recognized by *Super Lawyers* as a Rising Star for Banking, 2018-2020
- Recognized by *Super Lawyers* as a Super Lawyer for Banking, 2022, 2023

Professional Affiliations:

- Missouri Bar Association, Financial Services Committee
- Missouri Bankers Association, Bank Counsel Board



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Mara regularly counsels financial institutions on a variety of Federal and State laws and regulations. Her knowledge and experience includes: Truth in Lending Act and Regulation Z, Real Estate Settlement Procedures Act and Regulation X, Equal Credit Opportunity Act and Regulation B, Fair Debt Collection Practices Act, Fair Credit Reporting Act, Electronic Funds Transfer Act and Regulation E, Military Lending Act, Expedited Funds Availability Act and Regulation CC, Service Member Civil Relief Act, and Federal and State Privacy laws. Mara also has personal experience with both Federal and State regulators, including the Consumer Financial Protection Bureau.

Mara leads the Firm's Banking and Finance Group. Prior to joining Mickes O'Toole, Mara spent approximately 9 years with a large law firm in St. Louis. During that time, Mara also gained some experience in estate planning, probate and trust administration.

Mara is licensed to practice law in Missouri and Illinois. She is a member of the Missouri Bankers Association – Legal Counsel Section. Mara previously served as the chair of a charity foundation and as a Big Sister with Big Brother Big Sister. She is an advocate for children with special needs and enjoys spending time with her children.

Publications and Presentations:

- Recent Amendments to Regulations X and Z, Missouri Mortgage Bankers Association
- Recent Amendments to Regulations X and Z, Missouri Bankers Association Legal Issues Conference
- Account Titling Seminar (and Handbook), Missouri Bankers Association
- Trust Certifications: Who is the Trustee, Missouri Independent Bankers Show-Me Banker
- Strategic Planning for Compliance in an Uncertain Regulatory Climate, Missouri Independent Bankers Show-Me Banker
- Attention! Attention! Read all about it! Is Your Banking Marketing Strategy in Compliance? In Missouri Independent Bankers Show-Me Banker