



Sharon C. Bramlett

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Legal Secretary

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Services

Commercial & Corporate Finance, Consumer Finance Litigation & Compliance, Creditors' Rights & Bankruptcy, Real Estate,

Sharon Bramlett represents financial services clients in numerous capacities. A large part of her practice focuses on consumer law, assisting both in-state and out-of-state lenders with licensure and compliance under the South Carolina Consumer Protection Code. She also serves as the South Carolina editor for *Houselaw*, a national publication dealing with the consumer finance industry.

Sharon has been appointed by three Governors to serve on the Council of Advisors on Consumer Credit, a council of sixteen individuals selected by the Governor to advise the Administrator of the Department of Consumer Affairs on matters relevant to consumer credit and currently serves as the Council's Chairman.

Sharon also represents clients in commercial transactions involving both real and personal property. She serves as local counsel in multi-state transactions and provides both lenders and borrowers with local counsel opinions. Sharon has served as a member of the Legal Opinion Ad-Hoc Committee of the Corporate, Banking and Securities Law Section of the South Carolina Bar, which has drafted the State Report on Opinion Practice in South Carolina. Sharon assists clients with all types of issues and transactions involving the Uniform Commercial Code, particularly Articles Two and Nine, Sales and Secured Transactions. She also assists clients in workouts and recoveries for commercial and consumer credits.

Sharon is a Past Chair of the Corporate, Banking and Securities Section of the South Carolina Bar and has served on its Task Force on the Unauthorized Practice of Law in Commercial Transactions.

In addition to her banking and consumer compliance practices, Sharon has a real estate practice where she represents purchasers and sellers as well as homeowners associations, tenants and landlords. She also practices corporate law, contract law and public finance law, representing corporate trustees.

Education

J.D., University of South Carolina, (1985)
B.A., *magna cum laude*, Furman University, (1980)

Licensed In
South Carolina

Admitted In
U.S. Supreme Court

Honors & Awards

- United Way of the Midlands Community Impact Award (2018)
- *Best Lawyers in America* "Lawyer of the Year," Financial Services Regulation Law – Columbia, South Carolina (2014, 2016, 2018)
- *Best Lawyers in America*, Commercial Finance Law (2018-2020), Real Estate Law (2018-2020), Financial Services Regulation Law (2012-2018, 2020), Banking and Finance (2020)
- Named, Legal Elite of the *Midlands*, *Columbia Business Monthly* (2018)
- Recipient, TWIN "Tribute to Women in Industry" Award (2014)
- Awarded, Volunteer of the Year, Palmetto Center for Women (2013)
- Graduate, Leadership South Carolina (2017)
- Graduate, Leadership Columbia (2004)
- Awarded, Boss of the Year, Columbia Legal Secretaries Association (1991)

Professional Associations

Chairman, South Carolina Council of Advisors on Consumer Credit
Former Council Member, South Carolina Bar, Consumer Law Section
State Editor for national publication, *HouseLaw*
Former State Editor for national publication, *CarLaw*
Past Chairman, Corporate, Banking and Securities Law Section of the South Carolina Bar
Former Member, Judicial Qualifications Committee of the South Carolina Bar
Member, Legal Opinion Ad Hoc Committee of the Corporate, Banking and Securities Law Section of the South Carolina Bar
Former Member Task Force on the Unauthorized Practice of Law in Commercial Transactions for the South Carolina Bar
Member, Consumer Financial Services Committee of the American Bar Association

Community Involvement

Member, Commercial Real Estate Women
Former Board Member, Commercial Revolving Loan Review Board for the City of Columbia

Experience

- Sharon represents financial institutions and other financial services clients in developing state compliance documentation and provides regulatory advice in connection with a variety of consumer, real estate and personal property secured financing transactions.

- Sharon represents finance companies in connection with personal property financing recoveries, including claim and delivery actions and repossessions.
- Sharon represents clients in connection with contracting matters, particularly sales and purchase agreements and warranty issues.
- Sharon represents commercial lenders and finance companies in connection with loans and workouts, whether real estate or personal property secured financings.
- Sharon assists lenders in drafting form documentation for accounts receivables financing, floor plan financing and purchase of installment sales contracts.
- Sharon assists clients in connection with purchase, sale or financing of transactions involving convenience store/gas stations, railroads, manufacturing facilities and hotels.
- Sharon represents financial institution clients as trustee's counsel in public finance transactions.
- She has an extensive opinion practice dealing with consumer, real estate and personal property secured financing transactions.
- Sharon represents homeowners' associations and assist clients with commercial leasing and real estate sales and purchases.

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