



Martha Evensen Opich
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Practice Areas

- **Banking Law**
- **Commercial Litigation**
- **Financial Law**
- **Loan Transactions**
- **Real Estate**

Martha Evensen Opich

Marty Opich was admitted to the California State Bar in December of 1980 after receiving her A.B. degree from the University of California, Davis, and her law degree at University of the Pacific, McGeorge School of Law. At McGeorge, she was Managing Editor and a member of the Board of Editors of the *Pacific Law Journal* (now known as the *McGeorge Law Review*) and published a student comment and several analyses of recent California legislation for McGeorge's well-known "Greensheets" legislative review publication.

Marty has represented banks for more than two decades practicing in the areas of banking, finance and business transactions. Eleven of those years were spent as in-house counsel to two financial institutions - U.S. Bancorp and Sacramento Savings Bank. Marty joined Douglas Kraft & Associates after practicing in a Sacramento law firm as Senior Counsel specializing in the representation of financial institutions. While serving as Vice President and Senior Corporate Counsel for U.S. Bancorp from 1997-2001, Marty was responsible for legal matters pertaining to Northern California and Northern Nevada.

Her responsibilities included negotiating, structuring and documenting secured and unsecured commercial and real estate loans; advising the bank concerning exercise of its remedies upon default by the borrowers; reviewing and negotiating intercreditor, subordination, and participation agreements; advising bank officials on the administration of deposit accounts and negotiable instruments; and negotiating on behalf of U.S. Bank in customer disputes. She also retained outside counsel and managed litigation.

As a Vice President and Legal Counsel for Sacramento Savings Bank from 1986-1994, Marty counseled bank officers concerning divestiture of Sacramento Savings' \$100 million real estate investment portfolio in response to the enactment of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA). This included negotiating with responsible regulatory agencies, documenting the sales transactions for the real estate comprising the portfolio and unwinding relationships with investment partners. She also supervised and managed litigation including construction, lending, check fraud, and employment matters. She also drafted agreements and obtained regulatory approval for the purchase and sale of deposits. In 1988-89, Marty served as Sacramento Savings' Director of Human Resources.

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Marty began her career clerking for the Honorable Sherrill Halbert, U.S. District Court, Eastern District of California, from 1980 to 1983. She entered the field of banking and finance practicing as an associate attorney for one of Sacramento's larger law firms. She also served as a Deputy Attorney General for the California Department of Justice.

Marty is a member of the State Governmental Relations Committee and a former member of the Legal Affairs Committee of the California Bankers Association. She is a former member of the Board of Directors of the McGeorge Alumni Association, the Uniform Commercial Code Committee of the State Bar's Business Law Section, and the Financial Institutions Committee of the State Bar's Business Law Section. On behalf of the California Banker's Association, she has spoken on the topic of "Keeping Loans Current: Tools and Best Practices for Commercial Loan Portfolios." She has also presented "Negotiating Commercial Leases" to the Sacramento chapter of the American Corporate Counsel Association. Marty is a former Adjunct Professor and Director of Business and Community Development Clinic at McGeorge School of Law. Marty is currently the President of The Friends of the Sacramento Crisis Nurseries.

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