



## Ryan M. Holz

*Partner*

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Ryan Holz is a partner in the Cannabis Law practice group at Greenspoon Marder LLP. He advises clients on complex legal and business issues impacting cannabis-related businesses. Mr. Holz actively represents cannabis, hemp and CBD clients in Illinois on topics ranging from licensing issues, regulatory compliance, policies and procedures, and general business concerns. He has a comprehensive understanding of the cannabis laws across the U.S. and provides his clients with timely federal, state and local level developments.

In addition to his cannabis practice, Mr. Holz regularly represents financial institutions in individual and class action lawsuits arising under state and federal consumer protection statutes, including the following:

- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Truth in Lending Act (TILA)
- Telephone Consumer Protection Act (TCPA)
- Home Affordable Modification Program (HAMP)
- Equal Credit Opportunity Act (ECOA)

Mr. Holz frequently represents financial institutions dealing with distressed commercial loans. He assists clients in negotiating and drafting forbearance agreements, restructuring loans, and liquidating collateral, including sales pursuant to the Uniform Commercial Code. When necessary, he represents banks and other institutions in commercial and industrial foreclosures, replevin actions, and injunction proceedings to recover outstanding collateral. Mr. Holz understands the distinct issues and pressures faced by commercial lenders and crafts individualized solutions for the issues that arise.

Mr. Holz has an extensive appellate practice, representing both appellees and appellants in dozens of appeals in the Illinois and Wisconsin Appellate Courts and the Seventh Circuit Court of Appeals. He handles appeals from start to finish, analyzing the record, drafting the briefs, and arguing the case. Mr. Holz has handled several significant appellate matters that resulted in published opinions with far-reaching implications for Illinois mortgage foreclosure

law. See *Deutsche Bank National Trust Co. v. Hall-Pilate*, 2011 IL App (1st) 102632, *U.S. Bank National Association v. Prabhakaran*, 2013 IL App (1st) 111224, *CitiMortgage, Inc. v. Sharlow*, 2014 IL App (3d) 130107, and *Nationstar Mortgage LLC v. Missirlian*, 2017 IL App (1st) 152730.

## Court Admissions

- U.S. Court of Appeals for the Seventh Circuit
- U.S. District Court for the Northern District of Illinois
- U.S. District Court for the Southern District of Indiana
- U.S. District Court for the Eastern District of Wisconsin

## Bar Admissions

- Illinois

## Education

- J.D., *cum laude*, Northwestern University School of Law, 2007
- B.A., History, Political Science, University of Wisconsin-Madison, 2003

## Practice Areas

- Licensing & Compliance
- Litigation

## Representative Experience

- Served as pro bono legal counsel to a Chicago-area man previously sentenced to life without parole for a crime committed as a juvenile, in a re-sentencing hearing made possible by a 2012 U.S. Supreme Court ruling and a 2014 Illinois Supreme Court ruling regarding life-without-parole sentences for juvenile crime. The man was re-sentenced to 50 years in prison, and required to serve half, resulting in his release in June 2016. The case was covered by the *Chicago Tribune*.

## Speaking Engagements

- Speaker, "Delta-8 THC: What is it and Where is it Legal?," Illinois Women in Cannabis, June 23, 2021
- Speaker, "Illinois Women in Cannabis 2020 Conference," February 22, 2020
- Speaker, "HR Legislation in the Stoned Age: Marijuana Legalization," Sterling Webinar, October 8, 2019
- Speaker, "A Budding Industry: Cannabis and Commercial Real Estate," CREW Dallas September Industry Luncheon, September 18, 2019
- Speaker, "Recent Developments in Debt Collection Litigation and Enforcement: Identifying and Avoiding the Latest Risks," ACI's 31st National Forum on Consumer Finance, Class Actions and Government Enforcement, July 23, 2019
- Speaker, "The Land of Lincoln (and Weed): An Analysis of Illinois's Recreational Marijuana Law," Celesq AttorneysEd Center Webinar, July 23, 2019
- Speaker, "What's Next for CBD? FDA Speaks," Celesq AttorneysEd Center Webinar, June

10, 2019

- Speaker, "Examining the Large Uptick in Fair Credit Reporting Act (FCRA) Cases, Correlation Between Bankruptcy Filings, and Inaccuracies with Consumers' Credit Reports." Rob's topic is "In-House Roundtable: How Corporate Counsel Are Dealing with Consumer Finance Class Action & Litigation, Costs, Legal Spend, Compliance Cost, and Retaining Outside Counsel.," ACI's 29th Consumer Finance Class Actions & Litigation Conference, July 24-25, 2017

## Recognitions

- *Super Lawyers* magazine, "Illinois Rising Star," 2012-2021

## Publications

- Co-Author, "Zero-Balance Reporting of Mortgage Debt Post-Bankruptcy," *Journal of Taxation and Regulation of Financial Institutions*, December 2018
- Co-Author, "Pierre v. Midland Credit: Three Significant Lessons for Debt Collectors," *Pratt's Journal of Bankruptcy Law*, April/May 2018
- Co-Author, "Zero-Balance Reporting of Mortgage Debt Post-Bankruptcy," *The Review of Banking & Financial Services*, October 2017

## In the News

- Quoted, "Cannabis websites are prime targets for cyberattacks. Here's how to protect yourself," *The GrowthOp*, February 27, 2020
- Quoted, "Cannabis In Hospitality Stumbles As Regs Impede Innovation," *Law360*, October 28, 2019
- Quoted, "Pot Holes: Feds mull how to tax product they still consider illegal," *Chicago Daily Law Bulletin*, June 28, 2019
- Quoted, "Seventh Circuit decision continues trend favoring debtors over collectors in debt dispute lawsuits, attorneys say," *Cook County Record*, June 1, 2018
- Quoted, "Attorneys say recent decision by federal judge is 'valuable precedent for debt collectors'," *Cook County Record*, April 5, 2018
- Quoted, "Attorneys say debt collection agencies must watch language after federal court ruling," *Cook County Record*, March 5, 2018

