

# Lending, Financing, and Commercial Foreclosures

Our Lending and Commercial Foreclosures team has experience in the complex realm of lending and foreclosures. We represent lenders and borrowers in commercial lending, real estate financing and foreclosures.

In the current climate of uncertainty and tighter lending requirements, we offer our clients the knowledge needed to identify and prioritize their options. We can help untangle the implications of the recently changed dynamic with federally related funding and lending programs. We can guide our clients to their best option when facing a workout or foreclosure.

We also have significant experience in other forms of financing, including securitized financing, real estate investment trusts, public and private securities offerings, and varying structures of carry-back financings.

**Commercial Lending:** We have broad experience representing national and local banks, insurance companies, and various private lenders, along with individual and corporate borrowers. We negotiate, analyze, and draft documents related to secured and unsecured commercial loans, including:

- Long-term lease financing
- Floor plan financing
- Equipment leasing
- Revolving credit
- Asset-based lending

**Real Estate Financing:** We represent both institutional lenders (insurance companies, banks, and other financial institutions) and borrowers in connection with the structuring, negotiation, and documentation of loans secured by real estate.

We also act as lender or borrower counsel in construction and permanent financings for real estate projects, including:

- Federal Housing Administration (FHA)
- Freddie Mac
- Fannie Mae
- Government National Mortgage Association (GNMA)
- State and federal RESPA transactions
- Land acquisition
- Development
- Construction
- Permanent and mezzanine financing transactions

**Foreclosures:** We regularly represent lenders and borrowers in out-of-court workouts, bankruptcy cases, and receivership proceedings. We handle foreclosures on real and personal property.

**Workouts:** We regularly represent lenders and borrowers in the restructuring of real estate and asset-based financing. We have represented buyers and sellers in the sale of distressed companies as going concerns. We

also assist in the orderly liquidation of the borrower's assets. Our goal is to maximize the value of the business enterprise or its assets for the benefit of all involved parties.