

Banking & Financial Services

Our Banking & Finance attorneys have significant experience representing financial institutions, municipalities, and companies in complex commercial and government bond financing transactions. We regularly structure, negotiate, and document various debt transactions, including asset-based financing, real estate acquisition, development and construction loans, conduit loans, syndicated lending, health care financing, acquisition financing, government-guaranteed loans, securitized loans, and hybrid facilities. We also manage mezzanine and subordinated transactions with intricate inter-creditor and subordination issues.



Additionally, we advise municipalities and political subdivisions as bond counsel and serve as underwriter's counsel in bond financings. We represent financial institutions in issuing letters of credit to enhance both tax-exempt and taxable bonds and notes, providing guidance on tax and securities issues related to these transactions. We also counsel financial institutions in acquiring debt issued by counties, municipalities, and other political subdivisions.

What We Do

- Conduct analysis of secured status
- Manage bank-owned real estate
- Handle bankruptcy cases
- Assist with branch acquisition
- Represent secured creditors in Chapter 11
- Handle commercial foreclosures
- Manage commercial loans and investments
- Conduct commercial workouts
- Provide corporate and business services
- Manage divestitures
- Administer employee benefits
- Address labor & employment issues
- Manage litigation
- Assist with loan documentation
- Handle real estate acquisitions
- Manage receiverships
- Navigate regulatory matters for mortgage banking and title insurance companies
- Manage special assets (non-bankruptcy)
- Manage trusts & estates

Our Experience

- Obtained a favorable decision in the Illinois Appellate Court in a case involving the Illinois Mortgage Foreclosure law and the options available to banks against mortgagors who default.
- Represented borrowers and lenders in several hundred million dollars of repo and warehouse line facilities funding aggregation of residential mortgages, leases, and commercial mortgages
- Represented borrower on loan facility used to build out large residential project in Mazatlan, Mexico
- Represented borrower on \$100 million syndicated warehouse line for SBA guaranteed loans

- Prepared commercial loan documentation for investment real estate loans secured by office buildings, single and multi-family development projects, and shopping centers
- Prepared loan documentation for asset-based loans and revolving lines of credit
- Structured credit facilities funds for the hospitality industry and for assisted living and skilled nursing facilities
- Handled workouts, restructures, and foreclosures of loans secured by real estate, including loans secured by hotels and health care facilities
- Represented the nation's largest mortgage lender in a week-long jury trial defending against claims of customer involving a "bridge loan"
- Resolved a multimillion-dollar lawsuit alleging fraud, negligence, and breach of fiduciary duties against a bank serving as corporate trustee in a sophisticated real estate trust structure
- Obtained a dismissal with prejudice on behalf of a bank serving as corporate trustee in a large family trust, with favorable results for the bank
- Structured construction financing for a resort condominium development in both the senior and mezzanine positions
- Represented a multistate recreational vehicle dealer in a \$100 million floor plan financing
- Experience in structuring, negotiating, and documenting debt financing transactions involving a wide range of industries
- Represented lenders in negotiation and documentation of loans to hotel and motel properties
- Represented lenders in workouts and foreclosures of loans secured by hotel properties, including franchised locations