

FINANCIAL SERVICES

Our attorneys have expertise in lending and leasing, including obtaining regulatory approval for banking and lending activities, structuring and documenting loans and leases, dealing with defaulted loans and workouts and nondebtor bankruptcy representation. We also represent financial institutions in matters such as licensing, establishment of new branches, regulatory and form compliance procedures. We provide opinions for legal issues such as usury, form compliance for federal and state consumer transactions, UCC and securitization issues.

Our attorneys represent clients in litigation matters regarding lending and servicing, retail banking, insolvency and federal and state regulatory compliance. We also represent clients in state and federal trial and appellate courts, as well as in arbitration, mediation and other alternative dispute resolution proceedings.

We represent all types of financial institution, including state and national commercial banks, domestic and foreign financial holding companies and bank holding companies, state and federal savings institutions, savings and loan holding companies, representative and agency offices of foreign banks, investment banks, insurance companies, leasing companies, industrial loan companies, specialty finance companies, trust companies, and credit unions.

Transactional Expertise

Our transactional attorneys represent financial institutions in the documentation, negotiation and structuring of financial transactions. We advise lenders, lessors, venture capital groups, investors and, at times, sellers, lessees and borrowers in a host of unsecured, personal property secured and real property secured transactions, including loans, leases, syndications/participations, chattel paper portfolio purchases and sales, consumer transactions and structured or financially engineered creditor facilities.

We regularly execute the spectrum of financing structures, a sampling of which includes:

- Accounts Receivable
- Capital Acquisitions
- Conditional Sales
- Conduit Lending
- Chattel Paper
- Consumer Transactions
- Cross-Border Financing
- Dealer Financing/Flooring
- Equipment Finance/Leasing
- ESOPs
- Factoring
- Franchise Financing
- International Transactions
- Inventory Financing
- Letters of Credit
- Leveraged Buyouts
- Leveraged Leases
- Loan Participations
- Loan Syndications
- Mezzanine Transactions
- Mortgage Warehousing
- Revolving Loans
- Tax-Exempt Bond Purchases
- Tax-Exempt Bond Credit Enhancement
- Term Loans
- Trac Leases
- Sale/Leasebacks

- Securitizations
- Swaps
- Synthetic Leases
- Trade Finance

We have successfully closed transactions involving a diverse cross section of industries and collateral, including:

- Affordable Housing
- Aircraft
- Agricultural
- Automotive
- Bond/Debenture
- Communications
- Construction
- Entertainment/Media
- Federal/State/Municipal
- Film
- Food Processing
- Gaming/Casino
- Government Contractors
- Healthcare
- Hotels
- Intellectual Property
- Manufacturing
- Maquilladora
- Office Buildings
- Oil and Gas
- Recreation/Amusement Parks
- Railroad
- Real Estate
- Residential Tract Financing
- Retail
- Services
- Ship Financing
- Shopping Centers
- Sports
- Technology
- Winery

Litigation Expertise

In tandem with our transactional team, we litigate and counsel clients on complex and novel issues arising under the statutes and regulations governing the financial services industry. Our Financial Institutions Litigation team consists of attorneys located throughout the firm who focus their full attention on representing institutional clients in state and federal trial and appellate courts, as well as in arbitration, mediation and other alternative dispute resolution proceedings. We provide solutions to clients at every stage of dispute resolution, from demand letters on overdue obligations to pre-litigation negotiations and settlement through provisional remedies and litigation and appellate matters.

Our experience includes a wide variety of claims, such as disputes pertaining to:

- Class action and appellate matters
- Creditor's rights, intercreditor disputes and lender liability
- Consumer credits, bank operation and fraud claims
- Directors and officers' liability

- Discriminatory/predatory lending
- Guaranties and provisional remedies
- Banking practice and procedure claims
- RICO violations
- Uniform Commercial Code
- Will and trust contests