

FINANCE

Sheppard Mullin's Commercial Lending and Financial Transactions Group is composed of attorneys who specialize in the documentation, negotiation and structuring of financial transactions. Attorneys in this group represent lenders, lessors, venture capital groups, investors and, at times, sellers, lessees and borrowers. In tandem with our insolvency and litigation attorneys, we often handle the transactional aspects of the restructuring and workout of troubled loans and the representation of creditors in bankruptcy proceedings. We also represent financial institutions in matters such as licensing, establishment of new branches, regulatory and form compliance procedures. We also provide opinions for California law issues such as usury, form compliance for federal and state consumer transactions, UCC and securitization issues.

In the past few years, our attorneys have seen a significant change in the financial and legal services marketplace, especially for attorneys structuring and documenting transactions for financial institutions. The transactions have become more complex and sophisticated. At the same time, technological innovations have substantially shortened the length of time in which transactions are expected to be documented and closed. The competitive marketplace for our clients has made legal fees and expenses a critical component in the success of our clients even getting the deal. In response to this environment, we have organized our Commercial Lending and Financial Transactions Group with a focus on experience, organization, technology and economy. We believe the combination of these four components provides superior legal services to our clients at a price and within the time limitations now expected and required in the marketplace.