



**BANKING AND FINANCE
ATTORNEYS**

Joyce A. Kuhns

Frances C. Wilburn

Reducing Your Commercial Risk

Offit Kurman has represented participants on all sides of financing transactions, including lenders, borrowers, guarantors, shareholders, partners, insurance companies, participants, syndications and others. We work on transactions for multi-family apartment projects, warehouse, flex and office buildings, restaurants, convenience and grocery stores, gas stations, mini-storage facilities, hotels, shopping centers and malls, residential subdivisions and residential, commercial and public/private mixed-use condominium products. We also have extensive experience with a variety of hedging and credit enhancement techniques, such as interest rate swaps, letter of credit support, guarantees, and other forms of standby assistance.

An Innovative Approach

We offer an innovative approach to representing lenders by providing efficient, high-quality legal services consisting of senior-level talent at an affordable rate. We represent lenders in structuring, negotiating, documenting, and resolving a variety of commercial and real estate financing transactions. Our experience includes residential and commercial acquisition, development and construction loans, asset-based and borrowing base loans, loan restructures and workouts, letters of credit, lines of credit, bridge loans and mezzanine financing. We work with our lender client, the borrower, the title company (if appropriate), the borrower's seller, and others to minimize the transaction costs and tax implications to the borrower and to develop a practical strategy for getting the deal closed.

We assist lenders with the documentation of loans pursuant to various programs offered

by the United States Small Business Administration, including the Section 7(a) program, the Section 504 program and SBAExpress program; and we work with lenders to review internally-generated bank loan documents, created using the bank's shelf documents or through programs like LaserPro. We work with our clients to find the most cost-effective division of labor between the bank's staff and the firm.

To learn more about how Offit Kurman's Attorneys At Law banking and finance services benefit you or your business please contact us.