

Bank and Lender Services

Banking and Lending Legal Services in Maryland, Virginia, Washington DC and Nationwide

Shulman Rogers' **Commercial Finance Practice** holds extensive experience in a broad array of corporate finance transactions on behalf of companies seeking financing, as well as, publicly traded, private and institutional investors and lenders.

The companies we represent range in size from startup companies to significant private and public companies, and their transactions can range in size from under \$1 million to well in excess of \$300 million. Many of our attorneys maintain strong relationships with various sources of financing, and also regularly represent many banks, financial institutions and other lenders on debt transactions. This enables us to help our clients achieve their financing objectives. We also handle virtually any type of asset based loan transaction, particularly those involving the financing of government contract receivables.

Real Estate

Our **Commercial Lending** group is comprised of attorneys with diverse backgrounds in real estate transactions, corporate finance, bankruptcy, loan workouts and litigation, and we have served private lenders, community banks, large financial institutions and non-traditional loan providers. In the real estate market, we have documented and closed deals ranging from SBA-backed and owner-occupied acquisition loans to multi-million dollar real estate and construction financing vehicles.

Shulman Rogers' **Real Estate Financing** team has successfully structured, negotiated, documented and closed more than \$2 billion dollars of financings on behalf of our clients. Our well-established team of real estate and corporate attorneys, enables us to provide the full range of services necessary to close the simplest to the most complex financing transaction. As authorized agents for many of the national title insurers, we are able to

take a full service approach, acting as title agent for the transaction, resulting in a streamlined, cost-effective closing process.

Recovery

Unfortunately, not all borrowers' good intentions of repayment are realized. Our attorneys represent financial institutions through all phases of the credit life cycle, including the commitment letter, underwriting, documentation and enforcement. If needed, we offer a nationally recognized Bankruptcy Practice to recover unpaid obligations.

Shulman Rogers' **Distressed Asset Group** advises lenders and borrowers regarding loss mitigation and recovery maximization strategies in distressed loan workouts and restructures involving mezzanine, construction, securitized, participated and portfolio loans involving a wide range of asset classes, including hotels, industrial, condominiums, multi-family, office, retail and undeveloped land.

The **Foreclosure Practice Group** assists lenders in liquidating apartment, office and industrial complexes, entire development projects, raw land and residential properties. As part of the Real Estate Department, the Foreclosure Practice Group works closely with the members of the Bankruptcy Group to handle any bankruptcy matter that may affect the collection and/or eviction proceedings. By constantly evolving and keeping pace with current technology, the Foreclosure Practice Group at Shulman Rogers is able to maximize the client's recovery while at the same time providing high quality work at a reasonable cost.

Our **Bankruptcy, Restructuring and Creditor's Rights** attorneys represent all parties involved in business reorganization as well as complex issues involving litigation. Our clients include debtors, creditors' committees, bankruptcy trustees, secured lenders, landlords and asset purchasers in bankruptcy and federal court.

Understanding Your Needs as a Business

While our Commercial Lending attorneys are well equipped to serve your needs, as a full-service law firm, our attorneys also provide financial institutions a wide range of related legal services. We understand your needs as a business in a heavily regulated industry, and we can navigate you through any issues that arise.

Shulman Rogers' **Financial Regulatory and Compliance Practice** guides clients through complex statutes and regulations affecting the Financial industry. Our attorneys also provide practical business advice that empowers decision-makers to understand and weigh regulatory compliance risk. Before joining the firm, many of our practice members served as senior regulators at FINRA, the SEC and the CFTC.

Our **Employment Law Group** can guide your business through proactive measures, such as handbooks, policies and trainings. Our Employment Law attorneys also provide executive compensation services.

For your brick-and-mortar locations, our **Real Estate Department** can assist with the acquisition, development, leasing and sale of land and property.

As a full-service firm, Shulman Rogers is well prepared to assist you in any needs that may arise throughout the course of doing business.

Results

Representative Transactions

- Private placement of up to \$50 million of limited liability company interests on behalf of investment fund to be used to acquire office, multi-family/residential, retail, industrial, land, joint venture, equity, first trust and mezzanine debt and other commercial real estate opportunities in the Mid-Atlantic Region.
- Private placement of up to \$20 million of limited liability company interests on behalf of investment fund to finance purchase of distressed real estate.
- \$10 million PIPE transaction consisting of issuance of convertible debentures and warrants for use in international business acquisitions.
- \$7.6 million economic development revenue bond financing on behalf of borrower on bond proceeds to expand manufacturing facilities.
- Represented local pharmaceutical company in \$80 million agreement with major pharmaceutical company to co-market new FDA approved compound.