SHULMAN ROGERS

Banking and Finance

Commercial Lending Firm Serving the Greater Maryland Area

Whether documenting and closing a loan transaction or assisting a lender with a defaulting or problem loan, the attorneys in the Commercial Lending Practice Group have experience and knowledge to provide our clients with efficient and successful solutions to their lending needs.

Our 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. We will see a loan through from commitment to closing, including loan documentation, borrower and collateral due diligence, and perfection of security interests. Our attorneys actively utilize the support of very capable legal assistants and paralegals, enabling the client to enjoy cost-effective results without compromising excellence in service.

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. Our corporate financing expertise includes lines of credit and asset-based loans, taking and perfecting security interests in all types of collateral, including accounts receivables, equipment, automobiles, securities and intellectual property. The borrower pool of our lenders likewise varies widely, from individual entrepreneurs to large publicly-traded companies. In any loan we close, we work with our clients to ensure that the documentation is thorough, clear and accurate, that the closing is flawless, and that the sources of repayment are real.

Unfortunately, not all borrowers' good intentions of timely and full repayment of financial accommodations are realized. For this, we offer expertise to lenders to negotiate and document creative loan workouts that make sense to all parties involved. If need be, we have the resources to execute any and all remedies available to our clients under the loan documentation. By treating our clients' money as if it were our own, we have successfully recovered most, if not all, of the original principal and interest expected from a defaulted loan.