

Bank and Lender Services

Banking and Lending

Legal counsel for financial institutions, borrowers, and investors across Maryland, Virginia, Washington, D.C., and nationwide

When a financing deal is on the line, you need counsel who moves at the speed of the transaction and knows the market from every side of the table. Shulman Rogers' [Commercial Finance practice](#) represents lenders, borrowers, and institutional investors across a broad range of corporate finance transactions, from startups raising their first round to public companies closing deals well in excess of \$300 million.

We work with banks, financial institutions, and other lenders on debt transactions of every size, and we handle asset based lending of nearly every kind, including the financing of government contract receivables. Many of our attorneys have built lasting relationships with financing sources across the region, which means we can help you get a deal done, not just paper it.

Real Estate Financing

Our [Commercial Lending](#) attorneys bring together backgrounds in real estate, corporate finance, bankruptcy, loan workouts, and litigation. We've represented private lenders, community banks, large financial institutions, and non-traditional loan providers on transactions ranging from SBA-backed and owner-occupied acquisition loans to multi-million dollar construction financing.

To date, our [Real Estate Financing](#) team has structured, negotiated, and closed more than \$2 billion in financing on behalf of our clients. Because our real estate and corporate attorneys work side by side, we can staff a straightforward acquisition loan or a complex, multi-party financing with the same team, and we serve as title agent for many transactions so closing stays efficient from start to finish.

Recovery and Restructuring

Not every loan gets repaid as planned. Our attorneys represent financial institutions through every phase of the credit life cycle, from commitment letter through underwriting, documentation, and enforcement, and our nationally recognized Bankruptcy practice is there if recovery becomes necessary.

Our [Distressed Asset Group](#) advises both lenders and borrowers on loss mitigation and recovery strategy in distressed loan workouts, covering mezzanine, construction, securitized, participated, and portfolio loans across asset classes including hotels, industrial, condominiums, multifamily, office, retail, and undeveloped land.

Our [Foreclosure practice](#) helps lenders liquidate apartment buildings, office and industrial complexes, entire development projects, raw land, and residential properties, working closely with our Bankruptcy team whenever a bankruptcy filing affects collection or eviction. We stay current on the tools and technology that help our clients recover what they're owed, without driving up cost.

Our [Bankruptcy, Restructuring, and Creditors' Rights attorneys](#) represent every party in a business reorganization, including debtors, creditors' committees, bankruptcy trustees, secured lenders, landlords, and asset purchasers, in bankruptcy and federal court.

Beyond the Transaction

Financial institutions operate in one of the most heavily regulated industries there is, and the legal work rarely stops at the loan document. As a full-service firm, Shulman Rogers supports our banking and lending clients across the issues that come with running a regulated business.

We guide clients through the statutes and regulations that shape the financial industry, and several of our attorneys previously served as senior regulators at FINRA, the SEC, and the CFTC, so we know these issues from the inside. Our [Employment Law](#) group helps with handbooks, policies, training, and executive compensation, and our [Real Estate team](#) supports the acquisition, development, leasing, and sale of your brick and mortar locations.

Whatever comes up as your business grows, we're built to handle it.

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.

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