



## LENDER REPRESENTATION

Our Lender Representation Group is dedicated to keeping up with the constantly changing world of the banking and finance industry so that we can offer the most outstanding level of legal representation. This commitment has benefited some of Virginia's largest banks as well as many local and regional institutions.

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### AREAS OF CONCENTRATION

- Commercial Loan Transactions
- Finance
- Investment
- Leveraged Buyouts
- Mergers & Acquisitions
- Consumer Credit
- Venture Capital
- Asset Based Lending
- Corporate Bank Matters
- Wealth Management / Trusts & Estates
- Foreclosures, Workouts & Restructurings

### WHO WE ARE

The attorneys in the Lender Representation Group at Kaufman & Canoles make it a priority to keep informed of the myriad changes occurring in the banking and finance industry.

This is just one of the things we do that enables us to advise all sized state, regional and national banks, as well as local and regional financial institutions and other lenders.

With a reputation for creativity in advising our banking clients, our attorneys work on structuring and documenting loans in a way that meets borrower's needs without compromising the position of the financial institution. Many lender lawyers refuse to "think outside the box," but we do it regularly and with confidence. This helps our lender clients successfully compete for business in this competitive market. Hallmarks of our practice are successful resolutions, a tradition of leadership and the assurance that comes from experience.

Our clients include:

- Regulatory Agencies
- Money-center Banks
- Regional and Local Banks
- Credit Unions

- Venture Capitalists
- Investment Banking Institutions
- Insurance Companies
- Other lenders in transactional matters

## WHAT WE DO

Often it is the uncharted areas of the law that have to be explored carefully in order to represent successfully clients in the complex financial services industry. The Lender Representation Group at Kaufman & Canoles consists of attorneys who know how to do just that.

As we work with our Virginia, United States and foreign-based clients, we use our expertise to advise them in all aspects of commercial loan transactions such as asset-based lending and leveraged buyouts.

Kaufman & Canoles understands what is required to conduct business in Hampton Roads and in Richmond, and throughout the remainder of Virginia because of our extensive involvement in the community, and we have a track record with industry leaders that proves their trust in our knowledge and expertise.

## OUR TRACK RECORD

A large part of our lending practice is committed to providing legal services in the following areas:

- Senior Secured Debt Financing
- Mezzanine Financing
- Venture Capital Investments and Financing
- Secured and Unsecured Financing
- Construction Financing
- Real Estate Financing

We have assisted out-of-state lenders with learning how to do business in Virginia, including rendering advice on forms and procedures that comply with Virginia law. We have also assisted Virginia-based lenders with matters of state and federal law.

Clients who need to “get deals done,” call on us to accomplish the following:

- Loan Closings and Documentation
- Loan Syndications and Participations
- Raising capital through securities offerings, both public and private
- Assist lenders with cash management and investment issues

## REPRESENTATIVE MATTERS

We represented the lenders in each of the following transactions:

- \$80 million office building condominium construction loan/mini permanent in Downtown Norfolk, Virginia
- \$25 million construction loan for the 70,000 square foot Newport News Conference Center in City Centre
- \$10 million construction financing for big box recreation retailer in Hampton, Virginia
- \$6.8 million loan to developer of a golf course on a state-owned Brownfield site
- 14 bank syndication for a \$215 million credit facility secured by real estate located in North Carolina, Ohio, Indiana, Colorado and New York
- Syndication for a \$170 million credit facility extended to finance various university projects
- Syndication of a \$340 million revolving credit facility to purchaser of distressed debt, including electronic chattel paper
- Syndication of a \$100 million real estate-based borrowing base facility for regional homebuilder with multi-state operations
- Loan to fund ESOP acquisition of regional travel and cruise business
- \$15 million line of credit to purchaser of consumer paper consisting of retail installment sales contracts on point of sale and bulk basis
- Securing CPP funds in exchange for preferred stock from United States Treasury as part of TARP