



## Banking & Capital Markets



We represent community banks and major regional, national, and international financial institutions. These clients include borrowers and investors whom we represent in the structuring, negotiating, and closing of a wide range of loans and other financings and financial transactions. The attorneys in our banking and finance group provide a balanced and pragmatic approach to achieving our clients' business and financial objectives.

With offices in North Carolina, South Carolina, and Georgia, we have represented major financial institutions in sophisticated lending and other financial transactions. Our attorneys also regularly represent institutional borrowers, investors, project sponsors, manufacturers, and developers in secured and unsecured corporate, commercial, and real estate loans and other financial accommodations.

BTI Consulting Group has ranked our team among national leaders for client relationships. BTI's rankings are based solely on in-depth interviews with top legal decision-makers. This client feedback demonstrates the strength of the relationships we have built in the banking industry.

### REPRESENTATIVE EXPERIENCE

- Secured real estate lending for income producing properties that include office/warehouse facilities, hotels, apartment and condominium projects, golf courses, office parks, regional malls, shopping centers, other retail sites, skilled care nursing homes, and assisted living facilities.
- Represented bank syndicates in secured and unsecured credit facilities, including acquisition, term, letter of credit, liquidity facilities, and revolving credit facilities and other similar financings.
- Structured and implemented multi-leveled financings, combining the issuance of debt and equity securities with secured and unsecured bank financings.
- Represented borrowers and lenders in all aspects of working capital financing transactions, including accounts receivable, inventory lending transactions and factoring transactions, and the issuance of related true sale opinion letters.
- Financed aspects of business mergers, acquisitions, reorganizations, restructurings, and divestitures.
- Represented financial institutions and borrowers in interest rate swap transactions and investment agreements.
- Financed international and domestic projects ranging from a major international infrastructure to manufacturing facilities.
- Advised on international trade finance and letter of credit transactions, including credit transactions with EXIMBANK, PEFCO, and other credit enhancements.



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- Counseled on construction loans (including construction-permanent one-close loans for ultimate securitization) for office buildings, shopping centers and malls, hotels, and multifamily complexes.
- Represented servicers in connection with the securitization of commercial mortgage-backed securities (CMBS) and other real estate loan portfolios.
- Represented loan servicers in loan assumptions, loan modifications, loan closings, loan servicing, loan workouts, and a variety of consent issues.
- Advised on loan portfolio sales and purchases of real estate debt and equity.