

Finance

The financial industry continues to feel the effects of a slower than expected recovery. Lenders are facing increased pressure to increase productivity at the same time they are faced with stricter compliance and credit policies. In this environment, clients need experienced, sophisticated legal counsel that can help them efficiently manage transactions while pursuing new opportunities.

With over 40 attorneys in offices throughout our footprint, Troutman Sanders' Finance practice represents lenders and borrowers across the United States and overseas in all aspects of structuring, negotiating, documenting, closing, and working out loan, lease and other credit transactions.

Our practice is organized into the following core areas:

- [Commercial lending](#)
- [Equipment leasing and finance](#)
- [Multifamily housing finance](#)
- [Technology lending](#)
- [Real estate lending and finance](#)

Our finance attorneys regularly represent national and regional lenders, finance companies, hedge funds, private equity funds, business development corporations, and public and private borrowers in a wide range of financing types and structures:

- Acquisition & Development loans
- Asset-based loans
- Cash flow loans
- Construction loans
- Cross-border transactions
- Debtor-in-possession financing
- Equipment leasing, including aircraft financings
- Factoring facilities
- Loan restructurings and workouts
- Loans secured by real and personal property (including intellectual property)
- Loans with warrant or equity co-investments
- Loans to Projects with LIHTCs and HTCs
- Mezzanine loans
- Single and multiple currency loans
- Subordinated debt and mezzanine financing
- Syndicated loans
- Tax exempt financing
- Term and revolving loans
- Working capital and acquisition loans

While the range of services we offer is broad, we have significant experience in each of our core areas, including in-depth knowledge of the following:

- Automotive floor planning
- Aviation

- Defense
- Emerging growth companies
- Government contracts
- Healthcare and life sciences
- Mixed use and CID
- Non-profits
- Private equity
- Renewable energy
- Residential development and homebuilders master planning
- Resort and hospitality lending
- Retail
- Senior housing/skilled nursing facility financing
- Sports teams
- Technology lending and venture debt financing
- Transportation

Services Include:

- Assisting clients in structuring proposed transactions, including addressing matters such as corporate, tax and creditors' rights and bankruptcy issues.
- Preparing and negotiating commitment letters, term sheets and other preliminary documentation.
- Preparing and negotiating transaction documents, such as credit agreements, promissory notes, security agreements, pledge agreements, indemnity agreements, guaranties, lease agreements and legal opinions.
- Modifying and restructuring loan transactions, including complex workouts and debtor-in-possession financings.
- Enforcing the clients' rights and remedies under transaction documents and assisting in the disposition of collateral, including foreclosures under the UCC and private sales of collateral.
- Analyzing the nature of collateral to determine the steps necessary to perfect liens or security interests, and preparing and filing the necessary documentation for such perfection.
- Assisting clients with the syndication of credit facilities.
- Preparing and negotiating intercreditor agreements and subordination agreements relating to multi-tiered financing transactions.
- Structuring, preparing and negotiating stock warrants, preferred stock purchase agreements and other documents associated with loan equity "kickers" or with venture capital investments.
- Conducting legal due diligence regarding the prospective borrower and working with clients to analyze the results of such due diligence.
- Assisting in loan administration following closing.
- Assisting in creating form documents and reviewing and revising existing form documents.
- Internal education of clients on current issues of relevance.

Our diverse financing experience and substantive industry knowledge enable us to anticipate problems and to propose solutions tailored to the specific needs of each client and transaction.