John L. Whitlock

Counsel

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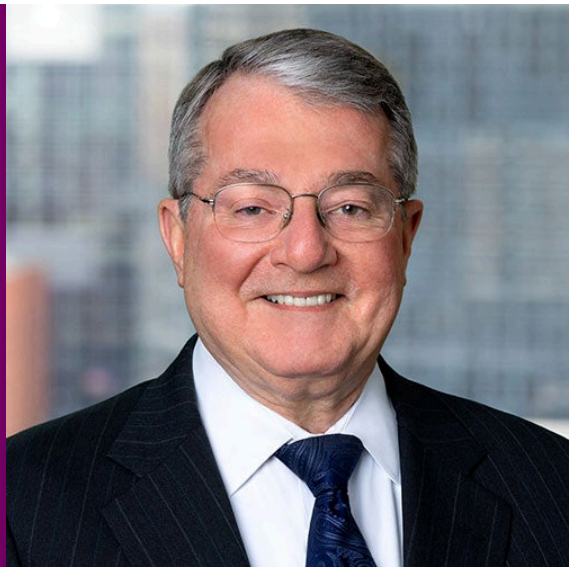

OVERVIEW

John brings extensive experience in finance law, representing a diverse range of clients, including lenders, indenture trustees, and borrowers. His practice encompasses secured and unsecured financing transactions, syndicated bank loans, stand-by letters of credit, and both subordinated and senior bonds, including tax-exempt bonds.

John also advises on structured financing transactions, workouts, and bankruptcy matters. Additionally, he acts as a bankruptcy trustee and examiner, providing insights into the intricacies of bankruptcy law.

REPRESENTATIVE MATTERS

- Represented public utility companies in public debt offerings and private debt placements for an aggregate of more than $3.2 billion of investment-grade debt and in syndicated bank credit facilities with aggregate commitments of more than $1.175 billion.
- Represented creditors, trustees, creditors' committees, and debtors in complex bankruptcy and workout matters, including asset transactions and debt restructuring.
- Advised financial institutions on consumer compliance, including document design and loan procedures, ensuring adherence to federal and state regulations.
- Acted as a bankruptcy trustee and examiner in various cases, providing critical oversight and ensuring compliance with the Bankruptcy Code.
- Represented investors in the workout of a failed structured financing arrangement in the oil and gas services sector.
- Represented a publicly held energy company in a $2.6 billion project financing for the development of two electric power plants.
- Represented an indenture trustee in the bankruptcy proceedings of an energy and waste disposal company, managing foreclosures and sales of assets.
- Represented a state in a municipal bankruptcy proceeding under Chapter 9.

AWARDS

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- *The Best Lawyers in America*®: Banking and Finance Law (2027), Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law

TOP AREAS OF FOCUS

- Bankruptcy + Restructuring
- Debt Finance
- Finance + Banking

ALL AREAS OF FOCUS

- Bankruptcy + Restructuring
- Consumer Financial Services
- Corporate
- Debt Finance
- Equipment Leasing + Finance
- Finance + Banking
- Litigation + Trial
- Nonprofit Organizations + Foundations

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Member, American Bar Association
- Member, Boston Bar Association

Bankruptcy Law Section

Former chair, Business Law Section

Former chair, Ethics Committee

- Member, American College of Commercial Finance Lawyers
- Chair, Massachusetts Supreme Judicial Court's Standing Advisory Committee on Rules of Professional Conduct
- Member, Association of Professional Responsibility Lawyers
- Trustee and secretary, Harvard-Radcliffe Collegium Musicum Foundation, Inc.
- Former president and director, and former treasurer and director, The Boston Cecilia, Inc.
- Chair, budget committee, Christ Lutheran Church, Natick, MA

EDUCATION AND CERTIFICATIONS

EDUCATION

- Harvard Law School, J.D., *cum laude*, 1973
- Harvard College, B.A., *cum laude*, 1968

BAR ADMISSIONS

- Massachusetts

PUBLICATIONS

- Author, “Opinions on Margin Regulations,” *Business Law Today,* February 17, 2022.
- Author, “United States District Court Accepts the ‘Valid When Made’ Doctrine,” Locke Lord QuickStudy, May 3, 2021.
- Author, “States Sue OCC, Challenging its ‘True Lender’ Rule,” Locke Lord QuickStudy, January 7, 2021.
- Author, “OCC Issues Final Rule Addressing the ‘True Lender’ Problem,” Locke Lord QuickStudy, November 2, 2020.
- Author, “FDIC Follows OCC and Clarifies ‘Valid When Made’ Doctrine,” Locke Lord QuickStudy, July 1, 2020.
- Author, “OCC Issues Final Rule Clarifying the ‘Valid When Made’ Doctrine,” Locke Lord QuickStudy, June 4, 2020.