

Richard M. Pollak

Partner

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When guiding clients through complex financing transactions, Richard ensures they are fully informed about their options, as well as the associated risks and business implications. His practical guidance, market knowledge, and creative solutions help clients achieve their strategic goals.

OVERVIEW

Richard structures, negotiates, and executes complex domestic, cross-border and multinational financing transactions, including high net worth deals. He is particularly experienced in representing financial institutions and other lenders in asset-based financings, tech lending, loan workouts and restructurings, and secured financings to government contractors. In addition, he represents financial institutions and mezzanine lenders in mezzanine financing transactions and leveraged acquisition financings. Richard has experience with all types of collateral, both typical and unique, including deals where the collateral is not U.S.-based.

Richard applies his extensive market knowledge and background handling diverse transactions to all types of financing situations, including those with novel terms and unusual structures. He helps clients assess risk, make smart business decisions and apply creative solutions to complicated issues. He regularly assists clients with their lending to high-tech companies, high net worth individuals, franchisees, and companies in the government contracting sector. His international work has included secured financings in the People's Republic of China, Hong Kong, Cayman Islands, and Europe.

Another aspect of his practice is the representation of businesses in connection with general corporate issues pertaining to debt financings, franchisee rights, real estate, leasing, acquisitions, and exit strategies. He prepares "shelf" documents for financial institutions and assists with the training of new lenders.

AWARDS

- Adjunct Teacher of the Year Award, 2021; American University Washington College of Law
- National Transactional LawMeets Competition, 2015; coached teams that were ranked as regional semi-finalist for the Southeastern Region and finalist for the Mid-Atlantic Region
- Warsaw Negotiation Round 2015; coached team that was an international finalist and placed second
- Included in *Law & Politics'* Virginia Super Lawyers (2014-2015)
- National IP LawMeets Competition, 2013; coached Washington College of Law School student team to national championship

TOP AREAS OF FOCUS

- [Asset-Based Lending](#)
- [Bankruptcy + Restructuring](#)
- [Finance + Banking](#)
- [Government Contract Lending](#)
- [Technology + Venture Lending](#)

ALL AREAS OF FOCUS

- [Asset-Based Lending](#)
- [Bankruptcy + Restructuring](#)
- [Finance + Banking](#)
- [Financial Services](#)
- [Fund Finance](#)
- [Government Contract Lending](#)
- [Life Sciences Lending](#)
- [Secured Lender Representation](#)
- [Technology + Venture Lending](#)

PROFESSIONAL EXPERIENCE

- Adjunct professor, American University, Washington College of Law, 2016-present

EDUCATION AND CERTIFICATIONS

EDUCATION

- American University Washington College of Law, J.D.
- Colgate University, B.A.

BAR ADMISSIONS

- District of Columbia
- Maryland
- Virginia

COURT ADMISSIONS

- District of Columbia Court of Appeals
- Supreme Court of Maryland
- Supreme Court of Virginia
- U.S. District Court, District of Columbia

SPEAKING ENGAGEMENTS

- Panelist, “Lending on Government Receivables/Contracts,” Secured Finance Network, March 1, 2023.

PUBLICATIONS

- Co-author, “Transferable Inflation Reduction Act (IRA) Tax Credits: Considerations for Tax Credit Bridge Lenders,” *Secured Lender Magazine*, January/February 2025.
- Co-author, “Lending on Government Receivables and Contracts,” *Secured Finance Network*, November 2, 2023.
- Co-author, “A Lender’s Dilemma in the Digital Age: What Lenders Should be Doing to Access Electronic Books and Records,” *Thomson Reuters Westlaw Today*, August 24, 2022.