Banking & Finance

Our banking and finance lawyers have extensive experience leading financing transactions for community, regional and national banks, as well as representing the individual, business and developer in navigating the financing portion of their deals.

Representing the Lender

We represent community, regional and national banks in all types of loan transactions from drafting the various loan documents to conducting due diligence on behalf of the bank before committing to the loan. Our group's comprehensive background in real estate and corporate transactions enables us to provide a level of due diligence that allows the lender to better understand the risks associated with specific collateral, the borrower's corporate structure and then structure the transaction to mitigate those risks. Our group has experience with real estate acquisition and development, construction loans (including planned community and condominium situations), letters of credit, asset-based lending that includes such items as equipment, inventory, stock, liquor licenses and receivables, and other working capital financing.

We also serve as local counsel for lenders in other states and prepare documents and provide opinions on matters of Pennsylvania law. Our experience ranges from the $800,000 loan to the $80,000,000 loan.

Representing the Borrower

We represent individual, corporate and developer clients in their various borrowing transactions including such items as multi-unit construction financing, borrowing for acquisition and development of investment property, working capital lines of credit, letters of credit and seller financing. This work often includes coordinating the required due diligence, preparation of ancillary documentation related to the loan and the project being financed, negotiation of the loan documentation, and the delivery of a legal opinion.

Distressed Loans

In addition to traditional financing, we guide lenders and corporate clients through workout situations and distressed loans sales. Whether that entails negotiating and drafting modification or forbearance documents to mitigate the risk in existing relationships, evaluating loans to be marketed for sale, or representing parties in the purchase or sale of distressed loans, our attorneys can guide the parties through the transaction to a practical solution.

Banking and Finance Lawyers

Theodore F. Claypoole
J. Bryan Tuk

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