

Banking & Commercial Lending **OVERVIEW**



About Kegler Brown's Banking & Commercial Lending Practice Area

In today's fast-paced business world, companies on the move need prompt access to financing sources. Whether lenders or borrowers, complex business transactions often demand creative and sophisticated financing arrangements — solutions that the experienced team of attorneys at Kegler, Brown, Hill & Ritter provides.

At Kegler Brown, our banking and commercial lending clients include traditional banking institutions, pension funds, insurance companies, savings and loan associations, credit unions and other less traditional lenders.

We maintain strong relationships with both local and national lending institutions, serving as either primary or local counsel. Our attorneys provide experience in structuring and documenting a wide variety of secured and unsecured financing transactions, including revolving credit facilities, term loans, letters of credit, participating loans, construction loans and bond financing for all types of businesses and individual concerns. We also assist our clients in protecting, enhancing and enforcing existing loans and credit facilities in both formal and informal proceedings.

Kegler Brown attorneys advise and assist our banking and thrift clients in compliance with applicable state and federal regulations. Our firm has been involved in bank holding company formations and mergers and acquisitions, including branch and control share acquisitions. We also have represented financial institutions and individuals in director/officer liability suits and enforcement proceedings, and have performed extensive securities work for financial institutions.

Our experience in the banking and commercial lending area has enabled our attorneys to successfully:

- Assist a lender in restructuring and collateralizing multiple credit facilities approximating \$60 million for a major manufacturing concern as a part of its customer's complex corporate reorganization
- Develop creative solutions in a limited timeframe to enable our lender's customer to close a \$12.5 million multi-facility international loan transaction
- Provide counsel to a banking client in creating, structuring and collateralizing multiple revolving, term and letter of credit loan facilities aggregating \$34 million for a major retail customer with more than 75 locations, including complex and diverse ownership arrangements

At Kegler Brown, not only do we provide creative and cost-effective legal counsel to our lending clients in a timely manner, we also make it a priority to learn the business of our client's customers. Developing an understanding of the strategies and objectives of both our lending client, as well as those of its customer, helps us to achieve the ultimate goal of all concerned — successfully closing the deal. Because our first order of business is knowing yours.

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What We Do

Kegler, Brown, Hill & Ritter's banking and commercial lending practice provides experience in:

- Commercial Loan Transactions
 - Secured Loans
 - Unsecured Loans
- Commercial Loan Facilities
 - Revolving Loans
 - Term Loans
 - Lines of Credit
 - Letters of Credit
- Construction Loans
- Bond Financing
- Leveraged Buy-Outs
- Employee Stock Ownership Plan Financing
- Regulatory Compliance
- Enforcement and Remedies

Our Team

Practice Area Chair: Allen L. Handlan, *Director*

- Mary F. Brenning, *Director*
- Kenneth Cookson, *Director*
- Kacie Davis, *Associate*
- Jeff Roberts, *Director*
- Kevin L. Sykes, *Director*
- Jeremiah Thomas, *Associate*
- Nick Wilkes, *Director*
- Jean Boster-Zatezalo, *Paralegal*