

Commercial Loans

Market challenges continue to emerge at a rapid pace and regulators are constantly shifting their focus in response to public demand for new forms of oversight. To help our clients adjust to this ever-changing marketplace, we develop a deep, ongoing understanding of their business and commit to maintaining fluency in current market terms and conditions. By doing this, we are able to negotiate, close and manage all forms of lending transactions.

Our Services

- + **Asset-based lending:** including structuring, due diligence, document prep, and perfecting liens on collateral
- + **Syndicated lending:** including the creation of syndicates and management of multi-facility credit lines
- + **Acquisition and disposition of distressed debt:** including negotiating private and public purchase and sale agreements and enforcing lien interests
- + **Loan restructuring:** including determining opportunities for changing, amending and improving documentation and collateral position
- + **Mezzanine financing:** including structuring, due diligence, document prep and negotiating inter-creditor agreements with senior lenders
- + **Project financing:** especially in regard to economic development initiatives that leverage conventional financing with federal, state and local ED tools and incentives

Our Clients

We represent financial institutions and public and private borrowers from a wide range of industries, including restaurant chains, salons, manufacturing and real estate. This gives us a broad-based understanding of the issues most important to either side of any loan transaction.

Recent Case Studies

- + Representation of Community Bank Using Personal Property as Collateral
- + Leveraged ESOP Acquisition for Dayton Manufacturer
- + Succession Planning for a Regional Wholesale Distribution Company

Contact Us

For more information on our suite of services for parties involved in commercial lending transactions, please contact Michael L. Schottenstein.

Our Team

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