

# Community Banks

For decades, Kegler Brown has built and grown relationships with community-based banks that lend to consumers and businesses in Ohio. Our lawyers work hand-in-hand with banks from the preparation of the loan commitment through loan closing and, if necessary, beyond. We understand that banks are in the business of lending to qualified borrowers with enough documentation to fit the transaction. We have been successful primarily because we share a similar approach to work- one that is driven by relationships, not transactions. Our breadth of experience throughout Ohio means we understand the many perspectives and obstacles presented both by lenders and borrowers.

Community-based banks appreciate the creative strategies we bring to negotiations, loan documentation and, if necessary, collection litigation, including the appointment of receivers and private auctioneers to maximize recovery. We offer predictable and reasonable fees for services that save valuable time and deliver significant cost savings and budget certainty.

## Our Services

Kegler Brown provides comprehensive services focused on community and relationship banking from initial loan documentation to workouts, foreclosures and bankruptcies. We also provide advice in the areas of human capital strategies, mergers and real estate.

- + **Loan documentation:** drafting commitment letters, promissory notes, loan agreements, mortgages, assignments of rent, security agreements, guarantees, and related documents to memorialize the terms and conditions of lending
- + **Creditors' rights and bankruptcies:** asserting lien priorities; risk management and evaluation; settlement negotiation; distressed debt sales; national collections representation
- + **Foreclosures:** drafting complaints; representation through the confirmation of sheriff sales; planning and executing creative auction strategies
- + **Workouts:** negotiation strategies; serving as liaison to debtors; loan restructuring
- + **General litigation:** defense of regulatory suits and counter-claims brought by consumers and government authorities; Fair Debt Collection Practices Act counsel; mediation and alternative dispute resolution
- + **Contracts:** counsel related to syndicated and asset-based lending, including structuring, due diligence, document preparation, and perfecting liens on collateral; defense of breach of contract and business claims
- + **Trusts:** forming, interpreting, administering and implementing the provisions of trust documents
- + **Outside general counsel:** labor and employment counsel; advice relating to potential mergers or sales of business; real estate matters; intellectual property issues; online banking advice; state and federal regulatory compliance

## Our Clients

Our history is highlighted by our full-service representation of community-based banks throughout Ohio. These clients include lending institutions with managed assets ranging from several million dollars to nearly \$1B.

## Contact Us

For more information on the dedicated services we offer to community banks, please contact Maria Mariano Guthrie.

### Our Team

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