



Banking & Financial Transactions

The Banking & Financial Transactions Practice Team is one of the most comprehensive and experienced practice groups at Lippes Mathias, aggregating bank and borrower-side expertise and providing an invaluable tool for lenders and borrowers alike. For commercial banks and other institutional lenders, including mezzanine funds and private lenders, our attorneys aid lenders in their transactional pursuits from the commitment phase through and after closing, including structuring loans, negotiating loan and security documents and managing risk. For businesses and other borrowers, our experience with all facets of financial transactions allows us to provide a unique perspective that is useful for loan selection, capital allocation and debt management. Because of our expertise, our attorneys are able to navigate the full spectrum of financial services to keep our clients on solid ground and grow their business in the future.

We assist borrowers in arranging, negotiating, and closing financing transactions of all sorts, including commercial loan transactions, real estate-secured transactions (including construction loans), syndicated loan transactions, and mezzanine loan transactions. Additionally, our attorneys assist clients with the negotiation of intercreditor and subordination agreements. We also provide clients with a wide range of expertise on different collateral types covered by the Uniform Commercial Code or by other federal and state laws. When needed, we also assist clients with all aspects of interest rate selection including interest rate swaps.

Lenders who work with the United States Small Business Administration (“SBA”) have a responsibility to carefully document every step of the SBA’s sponsored or guaranteed facilities such as the SBA 7a or SBA 504 loan programs. Our firm has the knowledge and experience to advise a lender on matters related to the SBA 7a or SBA 504 loan process, including preparation and review of loan documentation, preparation of participation agreements, acquisition, construction, and line of credit financing and refinancing documentation, loan modification, and loan closing.

Additionally, our attorneys provide comprehensive title review services, including examining title and reviewing

TEAM LEADERS



BRIAN J. BOCKETTI
Chief Growth Officer | Partner |
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surveys. Our experience allows us to proactively address potential issues before they threaten a transaction. In addition, we maintain agency and examining counsel relationships with several national title insurance companies, which provides our clients with the opportunity to timely and efficiently close deals. In Florida, we manage our own title company, Lighthouse Title Services.

FOCUS AREAS

Acquisition Financing	Intercreditor Negotiations	Syndicated Loan Transactions
Commercial Loan Transactions	Low-Income Tax Credit Loans	Title Insurance
Construction Loans	Mezzanine and Lien Loan Transactions	Trade Finance
Financial Reorganization, Restructuring & Insolvency	SBA Loans	