



## LENDER REPRESENTATION

“We’ve always represented a wide range of financial institutions. That gives us a comprehensive understanding of local and industry standards, which translates into a competitive advantage for our clients.”

### WHO WE ARE

The attorneys in the Kaufman & Canoles Lender Representation Group provide the creativity and innovation our clients need to succeed in today’s highly competitive market. We help financial institutions – including some of Virginia and North Carolina’s largest banks and local, regional, and national lenders – respond to constantly evolving banking and finance regulations while successfully structuring, documenting, and closing loans that meet their borrowers’ needs.

### HOW WE HELP

Our lending lawyers negotiate and document complex loans, including loan participations and syndications involving banks throughout the country. We help clients raise capital through public and private securities offerings. We restructure and develop workout plans for distressed loans that align with borrower and lender needs. And we guide lenders through a broad range of sound cash management issues and investment decisions.

Our team has particular strengths in educating out-of-state lenders doing business in Virginia and North Carolina, including rendering advice on forms and procedures to comply with Virginia law. In addition, we regularly assist Virginia-based lenders on state and federal banking and lending laws.

We have a long tradition of assisting clients with regulatory compliance, particularly as they look to develop new products and services.

Clients look to us to get deals done efficiently and cost-effectively. They appreciate our creativity and business sense as we provide ‘out of the box’ solutions to their competitive and business challenges, including:

- Asset-Based Lending
- Commercial Loan Transactions
- Consumer Credit
- Corporate Bank Matters
- Finance

## HOW WE HELP (CONT.)

- Foreclosures, Workouts & Restructurings
- Investment
- Leveraged Buyouts
- Mergers & Acquisitions
- Trusts & Estates
- Venture Capital
- Wealth Management

## WHO WE REPRESENT

Our lender representation group has a long tradition of advising CEOs, commercial loan officers, vice presidents of lending, and other senior leadership in Virginia banks, from community banks to some of the state's largest financial institutions. In addition, we regularly assist a variety of other local, regional, and national institutions:

- Credit Unions
- Insurance Companies
- Investment Banking Institutions
- Lenders in Transactional Matters
- Money-center Banks
- Regulatory Agencies
- Venture Capitalists

## REPRESENTATIVE MATTERS

We represented the lenders in each of the following transactions:

- \$80 million office building condominium construction loan/mini permanent in Downtown Norfolk, Virginia
- \$25 million construction loan for the 70,000 square foot Newport News Conference Center in City Centre
- \$10 million construction financing for big box recreation retailer in Hampton, Virginia
- \$6.8 million loan to developer of a golf course on a state-owned Brownfield site
- 14 bank syndication for a \$215 million credit facility secured by real estate located in North Carolina, Ohio, Indiana, Colorado and New York
- Syndication for a \$170 million credit facility extended to finance various university projects
- Syndication of a \$340 million revolving credit facility to purchaser of distressed debt, including electronic chattel paper
- Syndication of a \$100 million real estate-based borrowing base facility for regional homebuilder with multi-state operations
- Loan to fund ESOP acquisition of regional travel and cruise business
- \$15 million line of credit to purchaser of consumer paper consisting of retail installment sales contracts on point of sale and bulk basis
- Securing CPP funds in exchange for preferred stock from United States Treasury as part of TARP