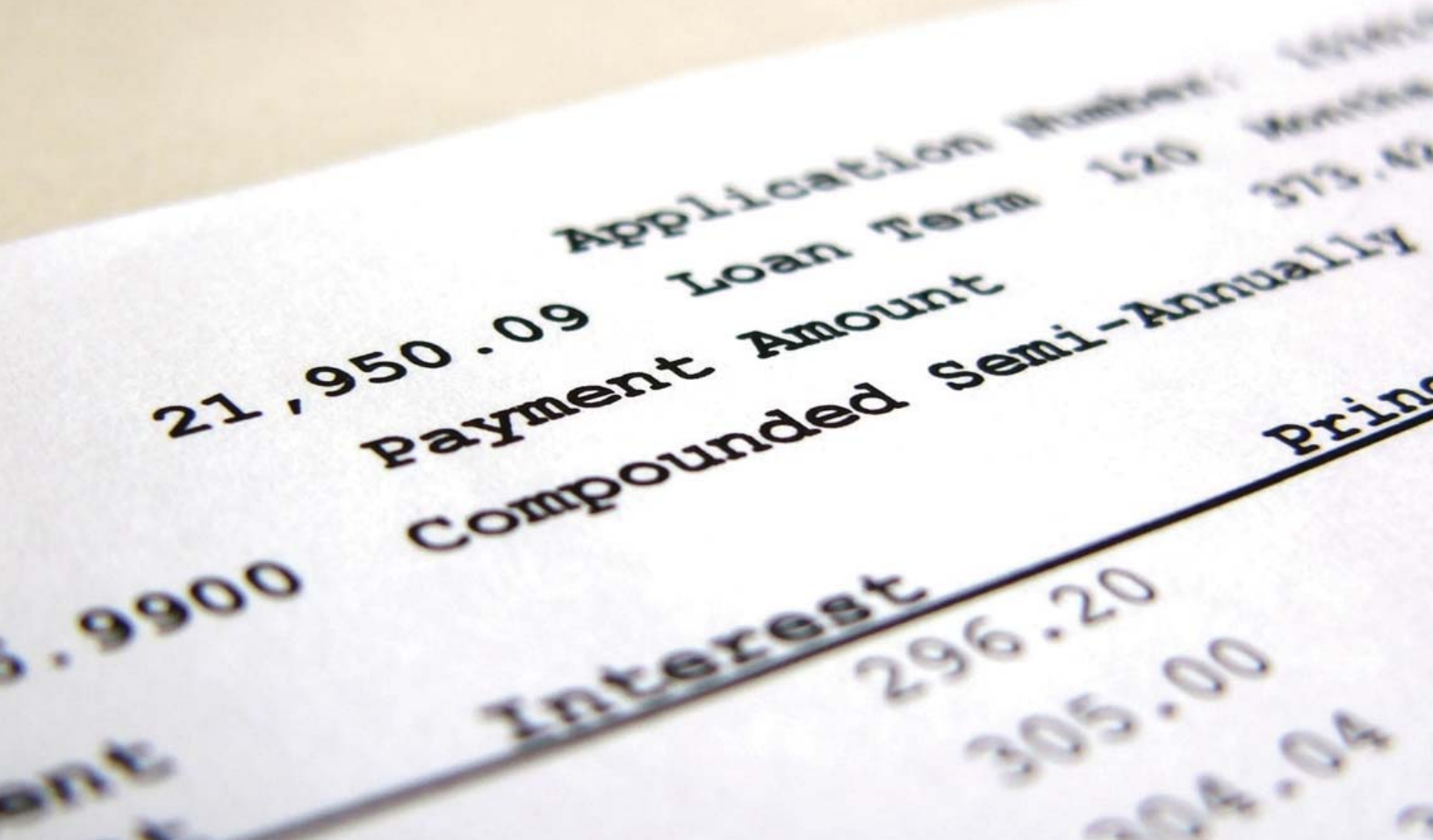


Business Finance and Lending Services





Changes in the economy, continuing consolidation in the finance industry and the availability of capital present challenges and opportunities to lenders and their customers. Seyfarth Shaw's Finance and Lending Practice Group attorneys work with both lenders and borrowers in structuring, negotiating and documenting finance transactions of all sizes and types, including:

- Secured and unsecured loans
- Syndicated loan transactions
- Real estate financings
- Construction loans
- Specialty loans ranging from dealer finance to vessel construction
- Equity finance transactions
- Tax-exempt financing and financing with government incentives

With offices across the country, we efficiently service national finance clients as well as local lending clients—offering them our depth of experience and a dedicated team of attorneys that personally works on a deal throughout its life cycle.

Our attorneys understand the importance of providing quality legal services in structuring the right deals for our lending clients while balancing the need to be creative, efficient and flexible. As experienced practitioners who are practical and hands-on, we serve as trusted advisors to our clients. Simply put, we work to get deals done and simultaneously work to protect our clients' interests. Given the continuing nature of the lender-borrower relationship, we are particularly sensitive to planning for the long-term nature of the business between clients and their borrowers.

Corporate and Business Lending

Our lending clients include local and community banks, national banks, savings and loan associations, insurance companies and other private and public finance entities. Clients engage us in a wide range of debt-related transactions including:

- Secured and unsecured credit facilities
- Inter-creditor arrangements
- Mezzanine financings

- Equipment leasing transactions
- Asset-based loans
- Syndicated loans
- Specialty financing
- Leveraged buyouts and management buyouts
- Employee stock ownership plan (ESOP) transactions
- Workouts, restructurings and bankruptcy matters

Equity Investments

Serving as trusted advisors, we help clients make loans and equity investments in new ventures, advising on the features of equity issuances and convertible debt, and other traditional deal points between a borrower and its lender/investor. Our goal is to provide responsive and efficient personal service.

We cover the full range of private equity transactions, and have particular experience in areas such as:

- Leveraged buyouts
- Management buyouts
- Convertible debt financings
- Venture capital investments
- Rollups
- Consolidations
- Dispositions and other exit transactions

Real Estate Financing

Seyfarth Shaw's real estate finance attorneys offer sophisticated legal counsel to lenders and borrowers, including banks, insurance companies, investors, real estate developers, owners and management companies, nonprofit corporations and government entities in negotiating and structuring loans, credit facilities and other financing alternatives. We are adept at executing international real estate transactions and handling related tax issues for those who are engaged in cross-border arrangements.

We believe foresight and planning can help clients structure transactions that meet their current objectives while reducing potential risks. We work with lenders involved in the full range of real estate financing activities including:

- Commercial and residential construction financing
- Lease financing
- Improved property and vacant land acquisitions
- Sale/leaseback arrangements
- Credit lines
- Leasehold and fee mortgage financing for leveraged buyouts
- Synthetic leases, such as construction agency and property management agreements representing both the lessor and the lessee
- Financing of environmentally impaired property
- Tax increment financing
- Tax-exempt and government incentive financing



About Our Group

Our finance and lending team understands the time sensitivities associated with the fast-moving world of corporate finance. As a result, our attorneys remain practical and move quickly and efficiently to close deals. We have the experience, knowledge and resources of a national firm allowing us to be creative problem-solvers in unique situations. We work closely with our partners across the country and in other practice groups such as environmental, real estate, corporate and bankruptcy to quickly assemble the appropriate team for our clients' needs.

About Seyfarth Shaw

Seyfarth Shaw was founded in 1945 by three lawyers and has grown to more than 750 lawyers across ten offices. Our practice spans the United States and, through our international affiliations and European office, we provide our clients with a global presence. We handle issues for

our clients in all key areas including commercial litigation, construction, corporate and finance, employee benefits, environmental, government contracts, intellectual property, labor and employment, litigation, real estate, securities litigation, trade secrets, trusts and estates, and workouts and bankruptcy, among others.

Our success is the result of a constant, unrelenting focus on the needs of our clients. Our commitment to excellence and our belief in the strength of a team-based approach to the delivery of our services offers an atmosphere of creative and innovative thinking.

Our clients are our partners in business and we are committed to listening to their needs and to aligning the skills and abilities of our people to respond to those needs. Our clients range from *Fortune* 100 to midsize companies, and include publicly traded and privately held companies. We represent clients in all industries and in all geographies and we are diligent in providing the same level of commitment to each client.



Breadth. Depth. **Results.**

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