

Banking & Finance

We represent financial institutions and private lenders, including both regional and national financial institutions as well as private funds. Our attorneys are experienced in drafting and negotiating commercial credit facilities and other structured financings. We also guide our clients through workouts and restructurings, including foreclosures of personal and real property. Our attorneys also represent borrowers in commercial credit facilities, which allows us to both appreciate and anticipate each party's perspective in a financing transaction.

Commercial Lending

We advise financial institutions and private lenders in documenting and negotiating a variety of secured and unsecured commercial lending bilateral and syndicated transactions, including revolving lines of credit, acquisition financing, energy sector lending, equipment financing, rail car facilities, Ex-Im Bank (Export-Import Bank of the United States) facilities, airplane financings, commercial and industrial loans, and real estate acquisition, development, construction, and renovation loans. We also routinely guide our clients through intercreditor, subordination and collateral-sharing matters.

We represent borrowers (including developers, investors, small businesses, non-profit entities and high net-worth individuals) in documenting and negotiating real estate finance transactions, working capital lines and other commercial credit facilities.

Workouts & Restructuring

We counsel our clients through workout and restructuring transactions, including drafting and negotiating default, waiver, and demand letters, forbearance agreements, and release documentation. We also represent our clients in personal and real property foreclosures.

Why Clients Feel at Home at Gray Reed

We provide a team-based approach to each transaction and believe working closely with our client achieves the best result. To that end, we focus on the uniqueness of each transaction, so we may deliver tailor-made, high-quality work in an efficient manner.