



GRAY REED®

A WOODWARD/WHITE COMPANY

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BANKING & FINANCE

Gray Reed's Banking & Finance team represents a broad array of national and regional financial institutions, alternative non-bank lenders, and private debt funds in their capacity as lenders, agents, and arrangers. We also represent borrowers, including public and private companies, portfolio companies of private equity firms, developers, investors, small businesses, non-profit entities, and high net-worth individuals. Our team has experience in drafting and negotiating a variety of commercial credit facilities and other structured financings. We also guide our clients through workouts, restructurings, and foreclosures. We have significant experience with all types of secured and unsecured commercial financings, including:

- Secured and unsecured financings, including revolving lines of credit, working capital lines of credit, letter of credit facilities, term loan facilities, advancing term loan facilities, guidance facilities, equipment financing, and other structured financings;
- Bilateral and syndicated financings;
- Real estate acquisition, development, construction, and renovation financings;
- Mezzanine and other subordinated credit financings;
- Bridge-to-call financings;
- Energy sector financings, including reserve based lending;
- Acquisition (both equity and asset purchase) financings;
- Recapitalization financings;
- Distressed financings;
- Leveraged and management-led buyout financings;
- Rail car financings;
- Marine collateral financings;
- Aviation financings;
- Equipment financings;
- Ex-Im Bank (Export-Import Bank of the United States) guaranteed facilities;
- Main Street Lending Program facilities;
- PPP loans, EIDLs and general SBA loans; and
- Intercreditor, subordination and other collateral-sharing documentation.

Our representation encompasses structuring, diligence, documentation, closing and post-closing transaction administration, including amendments, covenant compliance, extensions, restructurings, and refinancings. We also guide our lender and borrower clients through workouts and restructurings, including default, waiver, and demand letters, forbearance agreements, and foreclosures of personal and real property.

OUR CLIENTS

Representing both lenders and borrowers gives us the ability to anticipate and appreciate each party's perspective in a financing transaction. Our experience covers a broad scope of industry sectors, including real estate, upstream, midstream and downstream oil and gas, oilfield services, industrial and waste services, hospitality, rail car, aviation, marine, and general commercial.

ACCESS TO RESOURCES AND GENERAL COUNSEL CAPABILITIES

When a client's need goes beyond the expertise or jurisdiction of a banking and financing attorney, our firm has other Gray Reed attorneys who primarily focus on areas such as corporate, real estate, energy, construction, healthcare, labor and employment, tax, intellectual property, government investigations and compliance, estate planning, labor and employment, and commercial and appellate litigation. These resources allow us to serve as outside general counsel for our clients and help solve nearly any issue they may face in the life cycle of their business. Gray Reed is also a part of a global network of lawyers for international and cross-border issues for working with counsel for matters outside the firm's expertise or jurisdiction.