

Financial Institutions

Our Firm regularly represents a broad spectrum of financial institutions: national and international money center banks, regional commercial banks, factors, publicly-traded and private financial service companies, investment banks, private equity funds and REITs. We not only understand the lawyers' trade in this field, but make it a first priority to understand the clients' business and the business goals - to see the transaction, negotiation or litigation from the client's perspective - in order to shape a successful and efficient outcome. Our attorneys stand alongside business people as regular participants in the many trade organizations, symposia and industry conferences and thus are focused on the everyday concerns and emerging issues in the fast-changing financial world. The Firm uses an interdisciplinary approach to bring to the table our expertise from all of our practice groups, giving us the ability to see the whole picture to meet the needs of our clients. More specifically, our attorneys serve our clients in the following areas:

Lending: The Firm has significant expertise in all manner of loan and credit enhancement transactions for our commercial bank and investment fund clients, including corporate lending, asset-based lending, revolving credit facilities, letter of credit arrangements, real estate portfolio lending, real estate conduit lending, private banking, construction finance, debtor-in-possession financing, mezzanine and sub debt arrangements and equipment leasing.

Litigation: Our attorneys regularly appear in state and federal courts throughout the country representing financial institutions in all types of litigation including defending class actions involving securities fraud, mortgage fraud, consumer fraud and other consumer violations, shareholder derivative suits, actions involving foreclosures, alleged fraudulent conveyances, lender liability and a variety of loan related claims. Our creditors' rights group regularly handles workouts, bankruptcy reorganization cases, bankruptcy litigation, UCC and real estate foreclosures, receiverships and assignments for the benefit of creditors.

Private Equity/ Investment Banking: We have a long history of representation of private equity funds whether controlled by money center investment banks or independent investors, with respect to investments in a myriad of industries. We handle fund formations and securities compliance issues as well as the transactions for the acquisitions and dispositions of fund assets.

Real Estate: We regularly represent real estate investors (banks, REITs and private equity funds) with respect to portfolio lending and conduit lending for investments in properties throughout the country in all manner of real estate assets including office buildings, shopping malls, big box retail, industrial parks, apartments, housing developments, nursing homes and continuing care retirement facilities, golf courses and hotels. We do substantial work both in the New York metropolitan area and across the country with respect to portfolio acquisitions, dispositions and leasing. We also represent real estate investment funds as borrowers in bridge loan or opportunity

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loan facilities from money center banks.

Regulatory: We represent money center and regional banks as well as private financial firms with respect to complex and sensitive government relations issues and regulatory questions in New Jersey and New York, as well as other states.