

Commercial Lending and Financial Transactions

From structuring the transaction and drafting and negotiating term sheets, to documentation and post-closing support, Chambliss guides clients through all phases of the lending process. Through the years, Chambliss has offered lending counsel to local, regional and national commercial banks, deferred presentment companies, mezzanine funds, venture capital funds, merchant banks, private individuals, charitable trusts, finance companies, insurance companies and other financial institutions. In addition, Chambliss also assists in the negotiation and documentation of loan workouts.

Chambliss' representation of borrowers includes large public and privately-held corporations, as well as small to mid-size corporations, partnerships, limited liability companies and individual borrowers. The firm has represented borrowers and issuers locally in Chattanooga, regionally throughout the Southeast, and nationally in many types of lending transactions.

The firm's commercial lending department generally provides representation in all types of commercial lending for both lenders and borrowers, including the following:

- Acquisition financing
- Bond financing (taxable and tax-exempt)
- Convertible debt facilities or debt with equity option and warrant features
- Lease financings
- Letter of credit facilities
- Loan workout transactions
- Local counsel opinions
- Mezzanine and subordinated debt credit facilities
- Multistate secured credit facilities
- Real estate acquisition and construction loans
- Syndicated credit facilities (secured and unsecured)
- Traditional senior and subordinate secured credit facilities (various types of collateral)