



## Commercial Lending and Financial Transactions

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From structuring transactions, to drafting and negotiating term sheets, to documentation and post-closing support, Chambliss' commercial lending group guides clients through all phases of the lending process. Chambliss offers 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.

Our commercial lending attorneys provide representation in all types of commercial financing for both lenders and borrowers. Our 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 on a local to national level.

Some of our commercial lending services include:

- 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

### Related Services

- Bankruptcy, Restructuring, and Workouts
- Credit Unions
- Financial Institutions
- Financial Services
- Private Equity and Securities

### Related People

- Richard "Rick" T. Hudson
- Jeffrey W. Maddux
- Laura McKinney
- Martha Culp Millener
- Michael N. St. Charles
- Michael J. Stewart
- Rebecca "Becky" L. Stone
- Mark Turner
- Kirby Waddell Yost
- Jay A. Young
- Kimberly S. Graves, ACP
- Eric J. Stocking
- Lisa M. Kiner
- Jarrod B. Casteel
- Melani C. LaMar

- 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)

## Experience

Represented a world-wide automobile manufacturer with the financing of its supplier park located adjunct to its Chattanooga manufacturing facility

Represented utility in financing transactions in excess of \$75 million

Represent hotel owners and developers in land acquisition, development incentives, construction financing, and franchising agreements

Represented clients in the purchase, sale, financing, and development of 40+ brand hotels ranging from \$1M - \$15M