

## Financial Institutions

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Chambliss' Banking practice attorneys understand the unique issues facing our financial services industry clients. We are relied on as trusted advisors and represent local, regional, and national financial institutions in structuring, documenting, and collecting all types of commercial loans including commercial finance (accounts/inventory based) arrangements, real estate and other asset financing, and construction financing. With the volatility in certain industries, unfortunate situations may arise. In these instances, we represent banks and financial institutions in bad debt recovery, workouts, and bankruptcies.

Our banking team represents lenders, sellers, and purchasers in transactions involving shopping centers, multifamily projects, small-box retail properties, office centers, and mixed-use communities. We take a pragmatic approach to counseling our lending clients with great attention placed on their objectives, their investments, and risk management.

### Experience

Represented a worldwide automobile manufacturer with the financing of its Chattanooga supplier park located adjunct to its Chattanooga manufacturing facility.

Assisted a national lender with respect to the issuance of a guidance line of credit for the development of several small-box retail sites.

Assisted numerous multifamily and retail investor groups with loan assumption financing, specifically the assignments and assumption of Freddie and Fannie loans and loan defeasances

Represent various financial institutions in loan workouts and litigation in state and federal courts, involving breach of loan and guaranty agreements

### Related Services

- Bankruptcy, Restructuring, and Workouts
- Commercial Lending and Financial Transactions
- Commercial Lending and Financial Transactions
- Credit Unions
- Financial Services
- Private Equity and Securities
- Private Equity and Securities

### Related People

- Richard T. "Rick" Hudson
- Jeffrey W. Maddux
- Laura McKinney
- Martha Culp Millener
- Michael N. St. Charles
- Michael J. Stewart
- Rebecca L. "Becky" Stone
- Mark Turner
- Kirby Waddell Yost
- Lisa M. Kiner
- Michele N. Portilla
- Alexander B. Blankers

Represent and guide financial institutions through the bankruptcy process when borrowers file to maximize recoveries and protect both secured and unsecured debt

