

FINANCIAL INSTITUTIONS

Weintraub Tobin attorneys serve as practiced business advisors to banks, thrifts, and other financial institutions. Our attorneys help negotiate, structure, and document liability in all forms. We are widely recognized in the banking industry for our experience in acquisition as well as regulatory and transactional issues affecting financial institutions. Areas of our Banking and Finance practice group include:

- Commercial Lending
- Commercial Real Estate
- Commercial Bankruptcy
- Mortgage Financing
- Labor and Employment
- Litigation

Commercial Lending

Our portfolio of lending and borrowing transactions include deals closed with local, regional, and national banks and other lenders throughout California. We advise on commercial loans secured by real property, inventory, receivables, and other forms of personal property, including intellectual property.

Weintraub Tobin's commercial lending counsel includes complex banking transactions involving:

- Secured and Unsecured Credit Transactions
- Asset-Based Financing Transactions
- Acquisition Loans
- Construction Loans
- Real Estate Development Lending
- Repurchase Agreements
- Refinancing and Modifications
- Letters of Credit
- Loan Enforcements
- Workouts and Restructurings
- Syndicated Financing Facilities



- Federal and State Regulatory Compliance

We assist clients with all aspects of structuring, negotiating, documenting, closing, administering, restructuring, working out loans, and other transactions. Should issues relating to entity formation, environmental issues, or litigation arise, clients can readily access the resources of Weintraub Tobin's multidisciplinary legal bench. Our representative experience includes:

- Negotiating a \$400 million unsecured line of credit with Bank of America for a leading national reseller of salvaged vehicles based in Solano County
- Representing a syndication of banks in a \$65 million loan to a recreation company
- Structuring a \$150 million asset sale with 338(H)(10) election for a financial institution

Commercial Real Estate

We provide legal counsel to lenders and borrowers who wish to enter a synthetic lease, or other real estate loan, with accounting and tax advantages in mind. We further assist banks with loan documentation in large real estate development financing deals. Some representative matters include:

- Represented a real estate investment company in a private placement for construction of a medical building
- Counseled a construction products company in its \$40-50-million private placement and debt financing

Commercial Bankruptcy

Whether through negotiated settlements or the bankruptcy process, our attorneys represent clients in collateral dispositions, as well as the restructuring, workout, and recovery of assets. We have represented institutional and individual creditors in Chapter 7, 11, 12 and 13 cases, as well as creditor committees.

Mortgage Financing



Weintraub Tobin attorneys represent major financial institutions that are involved in various aspects of the real estate mortgage industry as originators, investors, securitizers, public and private mortgage REITs, and private equity funds. Representative transactions include:

- Negotiated mortgage loan warehousing facilities on behalf of originators and conduit investors
- Represented publicly-traded REITs as sellers and sponsors of private-label residential mortgage-backed securities
- Served as legal counselor to the manager of a private equity fund with investments of more than \$1 billion in mortgage-backed securities
- Represented the manager of a group of private equity funds in raising capital for investment in distressed mortgage assets
- Represented lending institutions in the secondary market for residential and commercial mortgage loans and mortgage servicing rights

Labor and Employment

Weintraub Tobin attorneys advise banks and financial institutions on every aspect of traditional labor and employment law, ranging from preventative employment counseling to employment-based disputes and litigation. Our attorneys provide counseling on issues such as hiring, disciplinary actions, terminations and layoffs, employment and severance contracts, covenants not to compete, and employee handbooks.

Litigation

Having represented national banks, community banks, and other financial institutions in litigation matters since 1852, our attorneys handle a broad range of litigation involving every facet of banking—retail operations, bank deposits and collections, lender liability, receiverships, ABCs, credit reporting, premises liability, and unfair competition, among other areas.

