

PRACTICE GROUP  
LEADER

**Keith A. Kandarian**

415.772.9620

SUB-PRACTICES

Bankruptcy

Debtor/Creditor Rights  
and Bankruptcy Litigation

ATTORNEYS

**Justin M. Borrowdale**

Senior Attorney

**Gary L. Bradus**

Shareholder

**David W. Creeggan**

Shareholder

**Mike De Angelis**

Shareholder

**Keith A. Kandarian**

Shareholder

**Jeffrey Pietsch**

Shareholder

**Mary A. Price**

Of Counsel

**C. Darrell Sooy**

Shareholder

**BANKING & FINANCE LAW**

Weintraub Tobin banking and finance attorneys advise lenders and borrowers and institutional lenders in secured and unsecured credit transactions, asset-based financing transactions, construction and real estate development lending, acquisition loans, complex banking transactions, and compliance issues. We also assist clients with all aspects of structuring, negotiating, documenting, closing, administering, restructuring, and working out loans, leases, and other banking and finance transactions.

Our team has a wide range of experience in the following related services:

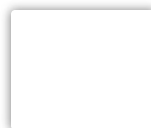
- Private and Public Development
- Entity Formation
- Loan Enforcement, Workouts and Restructuring
- Environmental Issues

**COMMERCIAL LENDING**

We represent local, regional, and national banks as well as other lenders on commercial loans secured by real property, inventory, receivables, and other forms of personal property, including intellectual property.

Our work 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 related transactions. Should issues relating to entity formation, environmental issues, or litigation arise, clients can readily access the resources of our 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
- Representing banks and other financial institutions in hundreds of loan transactions.

## COMMERCIAL REAL ESTATE

We provide counsel to both lenders and borrowers with accounting and tax advantages in mind. 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.

## RESIDENTIAL MORTGAGE FINANCING

We represent several specialty financial institutions that operate 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

