Commercial Lending

The Commercial Lending team at Lathrop GPM is a trusted resource for commercial lenders, regionally and nationwide. Advising, negotiating and preparing documents for all types of credit transactions, our team helps advance the financial objectives of client companies that include:

- Asset-based lenders
- Banks
- Equity and debt funds
- Farm Credit System associations
- Leasing companies
- Trust companies

We work with our clients on a broad range of finance transactions such as:

- Acquisition finance
- Agricultural finance
- Asset-based loans
- Bond finance
- Commercial loans
- Commercial real estate lending
- Casino finance
- ESOP lending
- Floor plan finance
- Franchise finance
- Health care finance
- Letter of credit facilities
- Mezzanine finance
- Restructuring and workout transactions
- Subordinated debt finance

Representative Experience

- Assisted client in the acquisition of loan pools in the value range of $5-40 million by drafting documents, negotiating terms and structure, and closing the transactions
- Prepared loan documents for financing by client in the amount of $90 million for the construction of an ethanol plant.
- Represented a borrower in connection with a $75 million multicurrency revolving credit facility from a group of lenders.
- Represented a borrower in connection with the payoff of its existing credit facility and the implementation of a $12.5 million credit facility with a replacement lender.
- Represented a casino lending group in connection with the $15 million financing for the refurbishment of a casino, including negotiation of dominion account and other collateral security documentation and intercreditor arrangements.
- Represented a heavy-equipment distributor in connection with the issuance of $50 million in senior notes.
- Represented a leasing company in connection with $30 million multi-borrower secured term and revolving credit facilities to a multi-unit franchisee and affiliates.
- Represented a private equity fund in connection with the financing of the leveraged acquisition of a privately held operator of radio stations.
- Represented senior lenders in connection with a $400 million revolving credit facility for a multi-state swine producer.
- Represented senior lenders in connection with approximately 20 loans for biofuel facilities.