

## Documentation & Compliance

Our practice includes the representation of financial institutions in virtually every phase of the credit extension relationship, from complex loan documentation and security interest perfection, through collection, workouts and bankruptcy. Transactions documented include real estate loans, construction loans, commercial and industrial loans, equipment financing, bank stock loans, conduit financings, asset-based lending, cash flow lending involving detailed financial covenants, agricultural lending and loans involving nontraditional collateral. Our lawyers also are experienced in matters relating to the issuance, documentation, collection and denial of payments of letters of credit as well as issues relating to negotiable instruments, foreign exchange and derivatives.

In addition, our practice encompasses acquisitions, mergers and dispositions of financial institutions, transactions involving loan, lease and insurance portfolios, as well as the application of federal and state banking and securities laws to these transactions. Acquisition work includes transactions involving interstate matters. We render advice with respect to private and publicly held banks and bank holding companies. Federal and state regulatory issues and problems also play a central role in our work. This includes advising financial institutions and their officers and directors on compliance and all matters of regulatory concern, as well as the representation of these clients in all phases of the administrative processes.