CUMMINGS & LOCKWOOD LLC

LOAN TRANSACTIONS AND FINANCINGS

Cummings & Lockwood closes billions of dollars in loans for major financial institutions every year. Our attorneys represent both lenders and borrowers in a wide variety of financing transactions, including:

- Secured and unsecured lending vehicles, such as revolving lines of credit, term loans, asset-based lending, syndicated and participated transactions, multi-currency transactions, asset securitizations, and construction and permanent financing for real estate
- Complex private bank credit transactions involving major league sports franchises (NFL, NBA, NHL, MLB), restricted stock, artwork, aircraft, yachts, hedge fund interests, life insurance policies, and commercial and residential real estate
- Revolving credit facilities to private equity funds for the purpose of bridging capital calls that are secured by assignments of the right to, and proceeds from, the capital calls and blocked accounts into which they flow
- Co-investment credit facilities to individuals and entities for investments in funds or side-by-side with funds
- Working capital credit facilities to private equity funds and hedge funds secured by management fees and other transaction fees
- Tax-exempt financing for projects throughout the United States, with a particular focus on opportunities originating in Connecticut, New York and New Jersey
- Investor note financing representing both banks and syndicators in structuring, negotiating and closing loans principally for tax-advantaged syndications
- Sales of loan portfolios, including first- and second-mortgage loans, investor notes, car loans, boat loans and commercial loans
- Innovative lending transactions involving financings with both debt and equity characteristics
- Leveraged buyouts funded by large credit institutions

Our attorneys are also experienced in advising lenders in loan restructurings, foreclosures, liquidations and bankruptcy and insolvency matters.

Cummings & Lockwood - *The Choice* for sophisticated legal counsel.