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## BANKING & FINANCE PRACTICE GROUP

The Banking & Finance Practice Group of Fletcher Tilton offers a wide range of banking services to financial institutions throughout Massachusetts, including both large regional banks and smaller community banks. We assist many of the firm's business clients with financing arrangements, serving as borrower's counsel. Among the many services we provide are the following:

### COMMERCIAL LOAN DOCUMENTATION

We document commercial loan transactions involving a full range of financing including real estate acquisition, construction loans, purchases of equipment, receivables financing, and other asset-based lending, providing advice and counsel on loan structure and financial covenants. We also negotiate and document taxable and tax exempt bond financing involving state and federal financing authorities.

### COLLATERAL ANALYSIS

The Group assists lenders in analyzing the quality of certain collateral being offered as security, such analysis includes the review of real estate title issues, environmental concerns, cross-collateralization, perfection and priority of lien position to insure that our lenders are adequately secured in making their loans.

### INTER-CREDITOR ISSUES

We advise loan officers in connection with loan participations and inter-creditor arrangements with other lenders to insure that the parties understand their rights and responsibilities to one another and that their relative priorities are clear.

### COMPLIANCE MATTERS

The Group provides advice and counsel on regulatory and compliance matters such as loan authority, truth in lending, fair credit reporting, and real estate settlement procedures.

### TROUBLED LOANS

We advise lenders and debtors on ways to restructure and work out non-performing loans including those in bankruptcy. We handle foreclosures of real estate mortgages, forbearance agreements, and other work-out documentation.

### OPERATIONAL ISSUES

The Group regularly advises bank officers on general business and operational issues relating to deposits, negotiability of instruments, contracts for services, branch and ATM issues, as well as on real estate sales, acquisitions and lease negotiations. We also counsel bank executives on appropriate procedures to avoid lender liability, and assist in resolving conflict issues on behalf of officers and directors.

### RESPONSIVE SOLUTIONS

Two simple words that explain our commitment to you. Being responsive is a critical element in building a strong attorney-client relationship. Whether you are a new or existing client, we'll be quick to respond to your needs with the knowledge necessary to find solutions to your legal concerns.