

# DECOTIIS, FITZPATRICK & COLE, LLP

## BANKING

**TODAY'S FINANCIAL INSTITUTIONS ARE FACING UNPRECEDENTED CHALLENGES – FROM INCREASING REGULATORY SCRUTINY TO INDUSTRY CONSOLIDATION TO CHANGES IN THE CREDIT MARKETS.** They need strategic legal counsel that combines expertise in a wide range of financial issues with a comprehensive, evolving understanding of the regulatory landscape and a pragmatic, results-oriented perspective.

The DeCotiis Banking Practice Group represents banks, insurance companies and a range of other financial institutions in a broad array of transactions and situations. Our lawyers help structure both secured and unsecured, and committed and discretionary commercial credit facilities, including cashflow, asset-based transactions and debtor-in-possession financing. They assist clients in perfecting and enforcing security interest in all kinds of collateral, including intellectual property, aircraft, rolling stock, ships, equipment, inventory, certificated and uncertificated securities and investment property and insurance policies.

In addition, the Group is also experienced in designing letters of credit and other credit enhancement facilities, and handling leveraged buyouts and acquisitions for both public and private companies, as well as ESOP loans, debt restructurings, industrial revenue bond finance and other specialized lending arrangements.

The transactions vary from straightforward and routine to extremely complex, often involving multiple borrowers or multiple layers of debt, and range in size from the business banking customers to the large middle market arena. DeCotiis has substantial experience with clients in refinancing, construction and permanent loans throughout the United States. Such projects include office buildings, warehouses, shopping centers, apartment buildings, golf courses, condominiums, hydroelectric and other energy facilities, assisted living and congregate care facilities, and nursing homes.

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One of our firm's hallmarks is our ability to work as part of a team as well as partner with our colleagues in other DeCotiis practice groups should a situation require it. For example, enforcement of creditors' rights may mean working closely with our Litigation Practice Group. Other practice groups that may participate include our Tax, Public Finance and Bankruptcy, Financial Reorganization and Creditors' Rights teams. In addition, we are experienced in working as part of a larger team in order to make deals happen or help workout transactions.

In today's demanding financial environment, the lawyers of DeCotiis provide efficient, goal-oriented legal services to clients, built around the achievement of the client's business goals. By remaining up-to-date on decisions, regulatory affairs and changes in the law, we can assist those clients in anticipating events rather than simply reacting to them. The objective, always, is to help our clients manage and plan their financial affairs in a way that minimizes cost and complexity, and maximizes opportunity for the business as a whole.



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