



Banking & Finance

At Seltzer Caplan McMahon Vitek, we offer full-service representation covering the broad range of legal matters that arise in connection with complex secured lending transactions. Our law firm provides experienced and comprehensive legal guidance for our sophisticated clients who actively conduct business in the banking and finance industry.

SCMV attorneys represent lenders and borrowers in connection with a variety of secured lending transactions. We are experienced in the documentation, negotiation and closing of real property-secured loan transactions for the financing of office, hotel, retail, commercial, industrial and multi-family residential properties. We are regularly engaged by our clients to handle acquisition loans, development loans, construction loans and ground lease loans of all types involving real property asset collateral. We are also experienced in the documentation, negotiation and closing of personal property-secured loan transactions for the financing of intellectual property, marketable securities, negotiable instruments, accounts receivable, life insurance, aircraft, watercraft and equipment assets. We are regularly engaged by our clients to handle line of credit loans (revolving and non-revolving) of all types involving personal property asset collateral. Finally, we are experienced in the documentation, negotiation and closing of loan participation transactions, loan syndication transactions, CMBS loan transactions and defeasance loan transactions.

SCMV attorneys are prepared to offer detailed analysis and advice regarding, among other matters, the following:

- the preparation and negotiation of loan documents
- the formation of legal entities to satisfy lender underwriting and rating agency requirements (including single purpose entity/single asset entity requirements and revocable/irrevocable trust requirements)
- the legal due diligence investigation of real property asset collateral (including title, survey, leases, licenses, agreements and other matters)
- the legal due diligence investigation of personal property asset collateral (including title, registrations, filings, contracts, licenses, agreements and other matters)
- the legal due diligence investigation of recorded liens, judgments, litigation and bankruptcy matters affecting borrowers, pledgors, guarantors and(or) asset collateral
- the delivery and(or) receipt of legal opinion letters, and
- the loan structure alternatives available for multiple borrowers, multiple pledgors, multiple guarantors and(or) multiple asset collateral secured loan transactions

At Seltzer Caplan McMahon Vitek, our primary task in the Banking and Finance practice area is to persistently advocate for our clients' best legal and business interests in the negotiation of their secured lending transactions.

Services

- Real Property-Secured Loans
- Personal Property-Secured Loans
- Acquisition Loans
- Development Loans
- Construction Loans
- Ground Lease Loans
- Line of Credit Loans
- Loan Participations
- Loan Syndications
- CMBS Loans
- Defeasance Loans