Banking, Finance & Lending

OUR APPROACH

Banking and Finance Legal Strategy

Complex financing demands focused legal strategy. At Ruberto, Israel & Weiner (RIW), our Banking, Finance & Lending team partners with commercial lenders, financial institutions, and business borrowers to structure, negotiate, and close sophisticated transactions with precision and efficiency.

We've represented leading banks, private lenders, and finance companies across Massachusetts and beyond for decades. Our business attorneys understand how lenders manage risk, navigate regulations, and grow portfolios in fast-moving markets.

We work with a business-first mindset, combining legal insight with financial fluency. From structuring secured loans to guiding lenders through workouts or enforcement, we deliver strategic counsel that supports real business goals.

Client-Centered Partnership

Our legal guidance is tailored for financial institutions and business clients of every size, always aligned with their specific needs, acceptable risk levels, and regulatory environment.

Whether advising on new originations or navigating troubled loans, our lawyers provide:

- Clear, timely communication
- A deep understanding of market conditions
- Legal strategies aligned with the realities of lending and credit decisions

You'll work with a responsive team that knows how to move deals forward and, when needed, pivot quickly.

Cross-Practice Collaboration

Our Banking & Finance lawyers regularly work hand-in-hand with RIW colleagues in related practice areas, including:

1. **Litigation**: for enforcement, lender liability, and recovery matters
2. **Corporate & Business**: for entity structuring, equity components, and acquisition financing
3. **Real Estate**: for construction, commercial, and project financing
4. **Tax**: to address the tax impact of financing structures and workouts

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This cross-functional approach allows us to deliver cohesive, forward-looking solutions across every stage of the lending lifecycle.

Process Overview

Whether we're supporting a new origination or navigating distressed debt, our engagement model keeps deals moving:

Discovery & Assessment

We begin by learning your business goals, deal structure, regulatory concerns, and industry-specific risks.

Strategy Formation

We develop a clear legal strategy, from negotiation points and loan structure to documentation requirements and compliance needs.

Execution & Due Diligence

Our legal team drafts and negotiates loan documentation, ensures thorough due diligence, and manages the closing process efficiently.

Post-Closing Support

We assist with amendments, renewals, ongoing compliance, and updates in lending regulations.

When Disputes Arise

If a transaction turns contentious or enters default, we work seamlessly with RIW's Litigation team to manage resolution, enforcement, or bankruptcy proceedings.

CONTACT

Looking for a financial attorney in Massachusetts who understands your industry and your priorities? We're here to help you move forward with confidence. For more information, contact **Jim Fox**, Banking, Finance & Lending Group Chair, at **(617) 570-3534** or **jcf@riw.com**.

SERVICES

RIW's Banking & Finance Group provides legal counsel across the full spectrum of commercial lending and financial services. We support lenders and borrowers in structuring, negotiating, and enforcing a wide range of transactions.

Asset-Based Lending

We counsel banks and finance companies on secured credit facilities backed by receivables, inventory, and other assets.

- Draft and negotiate loan agreements and collateral documents
- Advise on security perfection, intercreditor issues, and enforcement

Term & Equipment Lending

We handle loans secured by equipment, real estate, and other fixed assets.

- Support for term financing and equipment lines
- Negotiate lender protections while supporting deal certainty

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Real Estate Lending

RIW advises lenders on **acquisition**, **construction**, and permanent financing for commercial real estate projects.

- Commercial real estate loans, refinancing, and bridge lending
- Coordinate with real estate counsel and title professionals

Tranche B, Mezzanine & Unsecured Lending

We represent lenders providing higher-risk capital and non-senior debt.

- Structure and negotiate mezzanine, subordinated, and unsecured loans
- Advise on intercreditor rights, subordination, and covenants

Participation & Agency Lending

We assist with syndicated loans and multi-lender financing structures.

- Draft participation and intercreditor agreements
- Advise on agent bank duties, risk allocation, and borrower interaction

Public Finance Transactions

RIW serves as bond counsel and underwriter counsel in municipal and institutional finance.

- Legal guidance for quasi-public and public issuers
- Representation of banks, trustees, and institutional purchasers

Workout, Restructuring & Troubled Debt

When loans become impaired, we help lenders protect their position while exploring practical solutions.

- Loan modifications, forbearance agreements, and restructuring plans
- Distressed asset sales and secured party sales

Litigation & Enforcement

We represent creditors and financial institutions in disputes arising from defaults or enforcement actions.

- Lender liability defense, receiverships, and judicial foreclosures
- Pre-litigation strategy and litigation support

Bankruptcy & Insolvency

We counsel secured and unsecured creditors in bankruptcy matters across the U.S.

- **Chapter 11**, **Chapter 7**, and **DIP financing**

General Banking & Regulatory Matters

Ongoing guidance for financial institutions managing commercial and consumer lending operations.

- Loan compliance, UCC issues, and regulatory reporting
- Corporate governance and regulatory strategy

CLIENTS

Our team advises a wide range of clients in the banking and finance sector, including:

- Regional and national commercial banks
- Asset-based lenders and secured finance providers
- Private credit and mezzanine lenders
- Real estate lenders and construction finance firms
- Bond purchasers, trustees, and quasi-public issuers
- Syndication agents and loan participants
- Institutional borrowers and corporate finance teams

Whether you're issuing credit, restructuring debt, or preparing for enforcement, RIW's banking attorneys in Boston provide clarity, speed, and legal protection you can rely on.

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