



PRACTICES

Banking, Finance & Lending

Bankruptcy, Workout & Insolvency

Commercial Real Estate

Construction Law

Corporate & Business

Corporate Divorce /
Business & Shareholder
Disputes

Private Placements

Tax

Employment Law

Hospitality & Retail Services

Intellectual Property

Litigation

Mergers & Acquisitions

Securities Law

Technology & Emerging
Business

Trusts & Estates

Banking, Finance & Lending

Contact: James Fox | Call: 617-742-4200 | Email: jcf@riw.com

APPROACH

Ruberto, Israel & Weiner's Banking, Finance & Lending practice is comprised of seasoned attorneys who understand the issues faced by major local, national, and international banks, finance companies, and other financial institutions. We have served the banking industry since the inception of our firm, and have a stellar reputation for our work in this area.

We offer an extensive scope of legal services in finance, lending, workouts, restructuring, and bankruptcy for New England-based and national clients across the country. Our vast expertise allows us to staff our clients' projects with a minimum number of attorneys to reduce costs and provide for greater flexibility and coordination of legal services.

CONTACT

Do you need a law firm with deep banking experience? Yes, we can help. For more information, contact **Jim Fox**, Banking, Finance & Lending Group Chair, at (617) 742-4200 or jcf@riw.com.

SERVICES

ASSET-BASED LENDING

We represent asset-based lending departments of major financial institutions in the greater Boston area and act as counsel for several national asset-based lending institutions. Our firm has been involved in the creation and continuing operations of several finance companies, factors, and other secured lenders, and has authored numerous sets of "form" documents for clients.

TERM & EQUIPMENT LENDING

We have considerable experience in term financing and equipment lines based on the value of fixed assets, including equipment, real estate, and other tangible assets.

REAL ESTATE LENDING

In addition to our traditional real estate services for developers, investors, and buyers and sellers of real estate, we serve lenders involved with commercial real estate loans, including acquisition, construction, and traditional term lending.

TRANCHE B, MEZZANINE, AND UNSECURED LOANS

We represent lenders making Tranche B, mezzanine, unsecured, and partially secured loans to public and private companies with financing accommodations, such as letters of credit and bankers'

acceptances.

PARTICIPATIONS & AGENCY LENDING

We have been involved in numerous transactions representing lenders on both a participation and syndication basis for asset-based, unsecured, secured, and real estate loans.

PUBLIC FINANCE TRANSACTIONS

RIW is listed in The Bond Buyer's Municipal Marketplace and has acted as bond counsel, counsel to underwriters, trustees, issuers (public and quasi-public agencies), institutional borrowers, banks, and other bond purchasers in public finance transactions.

RESTRUCTURING FINANCE TRANSACTIONS

We handle loan workouts, liquidations, foreclosures, secured party sales, lender liability defense strategies, and the renegotiation or forbearance of troubled loans.

LITIGATION

We represent creditors and debtors in state and federal courts regarding all areas of banking, lending, and finance litigation.

BANKRUPTCY & INSOLVENCY

We represent secured and unsecured creditors, landlords, and creditors' committees in the United States Bankruptcy Court and handle strategic planning and representation of Chapter 11 and Chapter 7 matters on a national basis. Our firm also represents secured lenders in connection with debtor-in-possession financing.

GENERAL BANKING MATTERS

We have experience serving as general counsel to banks, providing advice and guidance in regulatory matters; consumer, residential, and commercial loan issues; conflicts involving commercial paper; and general corporate matters.