# Banking and Finance

Bernkopf is counsel to banks and other financial institutions and private investors involved in negotiating, documenting and closing a full array of lending transactions and regarding a multitude of other issues they face.

We deliver the practical know-how and earned skill that only experience can bring, and have successfully closed billions of dollars of lending transactions, ranging from millions to hundreds of millions of dollars in value.

Our team understands that a commercial loan is no longer as simple as it once was, and that today's lender requires veteran counsel to navigate changing market conditions, identify upfront and leverage options that will safeguard their investment, and increase their flexibility in the deal. We provide focused, strategic and effective solutions grounded in lender objectives and the nature of the transaction, while offering a sophisticated understanding of the finance industry.

With one of the most prominent real estate finance practices in the region, we are able to negotiate and close complex financings, including construction, mezzanine and subordinated debt, participations, development and ground lease transactions, involving retail centers, office buildings, hotels, condominium complexes, warehouse and industrial properties, multi-family residential properties, and mixed-use developments. We assist clients with tax-deferred and credit enhancement transactions, interest rate swaps, 1031 exchanges, loan workouts and restructuring, debt assumption, loan defeasance, loan portfolio acquisitions, and with all aspects of REO properties.

Because we have successfully represented both lenders and borrowers alike in complex and heavily-negotiated transactions, we understand the underlying objectives, differing perspectives, and expectations of all matter constituents. Our lawyers are known for providing solutions to even the most challenging obstacles facing lenders while delivering the business acumen needed to get the deal done. Our insightful, pragmatic and efficient advice at all stages of the transaction supports even the most multi-faceted lender and borrower relationship.

In addition, our team advises on insolvency and bankruptcy matters, as well as provides lender liability defense and creditors rights advocacy. We also serve as local counsel to out-of-state lenders, law firms and investors by providing document review, legal opinions and due diligence support.

## Attorneys

- Martin C. Pomeroy
- Eric R. Allon
- Lydia G. Chesnick
- Sheryl C. Starr
- April L. (Wilmar) DaSuta