



Commercial Lending

Financial institutions face a host of issues that threaten lender performance. These concerns include regulatory oversight and strict credit risk policies. Clients turn to the finance lawyers at Troutman Sanders because our experience and our intimate knowledge of the market can help them better identify and overcome these obstacles.

Members of the finance section routinely represent banks and other financial institutions in structuring and documenting a broad range of sophisticated commercial lending transactions, including revolving lines of credit, term loans, loans secured by real and personal property, working capital loans, acquisition loans, asset-based loans, factoring arrangements, cash-flow loans, letters of credit and multi-lender syndicated loans.

Our lawyers have experience representing lenders in private banking transactions, loans to non-profit institutions, and loans to borrowers in, among other things, the healthcare, life sciences, private equity and venture capital, retail, and [technology](#) industries. We also frequently serve as borrower's counsel to firm clients engaged in lending transactions.

Our group concentrates on the following core areas:

- [Asset-based lending](#)
- [Cash flow lending](#)
- [Corporate and specialty finance](#)
- [Factoring](#)
- [Government contract lending](#)
- [Mezzanine lending](#)
- [Public finance](#)
- [Senior housing/skilled nursing facility financing](#)
- [Syndicated loans](#)
- [Technology lending and venture debt financing](#)
- [Workouts, restructuring and distressed debt](#)

Beyond commercial lending, other finance section core areas include the following:

- [Equipment leasing and finance](#)
- [Real estate lending and finance](#)