

bank & finance

TEAM LEADER

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A variety of depository institutions and their subsidiaries recognize Mitchell Williams as an established leader in Arkansas banking legislation and turn to our Bank & Finance team for assistance in the areas of lending, regulatory issues, insurance and securities, and plans of exchange.

Our work encompasses representation of domestic and foreign banks, bank holding companies, leasing companies, finance companies and other financial institutions and, on the lending side, corporate, government, institutional, individual and financial intermediary borrowers. The Bank & Finance team handles all types of financing and refinancing, cross-border and international banking transactions, financial leasing, loan syndications and participations, preparation of all real and personal property security documentation, trade finance, electronic banking, payment and clearing systems, and a broad spectrum of a regulatory and corporate governance nature including capital adequacy and financial market integrity.

Our attorneys also specialize in a variety of corporate and private lending, representing numerous lenders and borrowers in commercial loan transactions, including structuring, negotiating, documenting, and closing commercial loans secured by or based on all forms of real estate and personal property.

Experience includes working with our clients in the areas of public and private debt offerings, term and revolving credit loans, secured and unsecured loans, working capital and acquisition loans, single-lender and syndicated loans, single and multiple currency loans, asset-based loans, corporate or cash flow loans, subordinated debt and other mezzanine financings, aircraft and equipment financing, project finance loans, loan sales and participations, accounts receivable securitization transactions, and letter of credit and other credit and liquidity support devices.

Members of the Bank & Finance Team handled the first conversion of an Arkansas federally-chartered savings and loan association into a national bank, and completed the first acquisition of an Arkansas bank holding company under the Arkansas Regional Reciprocal Banking Act. Annually, leading members of the team conduct a regional commercial lending seminar where bankers receive the latest information on key issues, policies and requirements related to their profession.