

## Banking & Commercial Finance

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Drummond Woodsum's banking and commercial finance attorneys are skilled, experienced, practical, and understand the balance between zealous representation of client interests and getting parties to the closing table. Understanding our clients' needs and goals is key to our effective representation in banking and commercial finance matters.

We represent large and small lenders throughout New England, and serve as special Maine and New Hampshire counsel to national and international lenders on banking and commercial finance issues involving Maine and New Hampshire entities and/or collateral. We represent lenders in a wide variety of secured and unsecured lending transactions involving single and multiple borrowers, including asset-based, real estate, construction cash flow and mezzanine financing, aircraft and vessel financing, project financing, letters of credit, acquisition financing, tax increment financing, credit enhancement agreements, tax credits of all kinds and other complex commercial finance matters. We are frequently involved in syndications and loan participations, as well as associated agency, intercreditor and subordination issues and a range of other banking and commercial finance areas.

We have substantial experience with transactions involving SBA and SBA-guaranteed loans, HUD insured loans and loans in which our lender clients are partnering with other public and private funding sources.

We represent Maine and federally-chartered institutions in bank regulatory and corporate matters. Our attorneys work closely with financial institutions and state and federal regulators on a range of issues, including mergers and acquisitions, joint ventures, formation of subsidiaries and the provision of insurance, securities and compliance services, and preparation of applications, agreements, disclosure and other materials for regulators.

We assist our lender clients with collections and creditors' rights matters, including foreclosures, workouts and matters in bankruptcy. We recognize that workout transactions involve a careful balance in order to preserve the relationship with valued bank customers, and our lawyers can be counted on to handle workout transactions with appropriate demeanor.

Drummond Woodsum also serves as bond counsel and issuer's counsel on behalf of municipalities, school districts, and other entities throughout Maine in municipal financing transactions. Drummond Woodsum is listed in the Red Book of municipal bond attorneys and is approved as bond counsel by the Maine Municipal Bond Bank. We also advise our clients in the areas of school and municipal finance, including local budget authorization, tax assessment, education funding, reorganization, employee benefits, public bidding and procurement. We

have extensive experience representing the public owner in all aspects of construction projects. For more information on our public finance practice, [click here](#).