

Banking & Finance

Skilled at navigating the challenges presented by complex financing structures, but also able to deliver scale-appropriate legal solutions and services for any client dealing with financing and security, our Banking & Finance lawyers provide lenders and borrowers with the advice and guidance they need to reduce risk and complete transactions on time, and on budget, without comprising service. With extensive experience working with some of the largest and most prominent institutions, including Canada's Big Five banks, many U.S. banks, several non-traditional lenders and borrowers, our lawyers are recognized for their expertise in complex financing matters and their practical, results-driven approach.

As part of a diverse Financial Services practice, our Banking & Finance lawyers practice side-by-side with, and in many cases are a part of, our Insolvency & Restructuring team. This means that our Banking & Finance lawyers are able to provide well-considered advice and transaction structures to ensure risk is minimized, outcomes are predictable and clients are protected.

Our work ranges from borrowers working with a bank for the first time, to larger, cross-border syndicated and participation deals or asset-based lending involving entire corporate structures that operate globally, and all manner of financings and structures in between. With deep and established connections to lawyers throughout Canada and all over the world, our lawyers are able to manage international transactions with ease, providing clients with a uniform, co-ordinated approach to making sure their interests are represented on a global level.

We help our clients structure, navigate, and ultimately close a broad range of financing transactions including:

- > Senior secured lending
- > Subordinated debt
- > Venture debt
- > Second-lien lending
- > Senior term lending
- > Cash-flow lending
- > Asset-based lending
- > Cross-border financing
- > Distressed lending
- > Equipment leasing
- > Factoring/accounts receivable financing
- > Mezzanine financing
- > Project and construction financing
- > Real estate financing
- > Securitization/structured finance
- > Syndicated lending

We also assist clients with best practice lending policies and procedures, help create standard form documentation to allow lenders to thrive in a competitive environment and provide exposure management advice and planning.

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