

GIARMARCO, MULLINS & HORTON, P.C.

GMH

ATTORNEYS AND COUNSELORS AT LAW

GMH GIARMARCO, MULLINS & HORTON, P.C.
ATTORNEYS AND COUNSELORS AT LAW



Giarmarco, Mullins & Horton, P.C. is one of the premier, full-service law firms in the State of Michigan. Since 1983 we have been among the fastest growing law firms in the Midwest. Our significant growth is, very simply, the result of client satisfaction.

We successfully combine the positive aspects of smaller law firms with those of larger firms.

Our Clients

Our clients range from individuals and small businesses to governmental bodies and Fortune 500 companies. They tell us that we successfully combine the positive aspects of smaller law firms with those of larger firms. Like larger firms, we provide attorneys with specialized expertise in nearly every area of the law, many of whom are recognized leaders in their practice areas. We also have the resources necessary to assist our clients with comprehensive responses and representation to meet their legal needs. Like smaller law

firms, Giarmarco, Mullins & Horton provides personal services to clients in a cost effective manner. Our clients receive the best of both worlds.

Giarmarco, Mullins & Horton recognizes that clients generally need representation in more than one area of the law. For this reason, we maintain practice groups in nearly every legal specialty. These include:



GMH

Practice Groups

- Banking and Finance
- Bankruptcy
- Business Planning
- Criminal Law
- Employee Benefits
- Employment and Labor Law
- Environmental Law
- Estate Planning
- Family Law
- Government Law
- Health Care Law
- Insurance Defense
- International Law
- Liquor License
- Litigation
- Mergers and Acquisitions
- Real Estate
- Taxation

In addition to these practice groups, our attorneys have expertise in numerous sub-specialties. Notwithstanding the size or complexity of a matter, our clients benefit by using one law firm to address all of their legal needs.

GMH



Our Practice Groups Defined

We explain in laymen's terms so you understand the services that you are receiving.

Banking and Finance

Giarmarco, Mullins & Horton attorneys represent major banks, smaller financial institutions, private lenders and investors. We work with smaller financial institutions on subordinated debt and convertible debt issues. We also assist our business clients in securing financing. We represent lenders in loan transactions and loan workouts. We negotiate many different forms of both debt and equity for private financiers.

Bankruptcy

We handle bankruptcy workouts and lender liability. Our legal expertise identifies both the problems and opportunities presented by business failures. We recognize that speed can be crucial in securing the rights of a client. Giarmarco, Mullins & Horton represents vendors, buyers, lenders and borrowers.



GMH

**Business
Planning**

Our attorneys forge an ongoing relationship with clients so we can identify opportunities and potential pitfalls that develop as their businesses grow and change. We establish management structures, financing packages and executive compensation plans. We deal with issues involving employees, landlords and customers, as well as buy-sell arrangements and succession plans.

Criminal Law

As a full-service firm, Giarmarco, Mullins & Horton is ready to provide expert representation when individuals face criminal charges. Our criminal attorneys get excellent results because of their experience and professional reputations. These matters are handled confidentially and efficiently.

**Employee
Benefits**

We develop qualified retirement plans customized to meet the specific circumstances of our clients. We subsequently monitor the plans, as well as the laws and regulations that may affect the plans, and recommend any adjustments that should be made. We assist our clients in structuring non-qualified deferred compensation and executive compensation plans, as well as health, life, disability and other welfare plans.



GMH



**Employment and
Labor Law**

Giarmarco, Mullins & Horton has a long history of representing employers. Our representation ranges from everyday questions on safety requirements and health issues, to complex matters such as collective bargaining and litigation. Our attorneys defend claims of employment discrimination in state and federal courts and agencies. We also assist our clients with issues involving restrictions on competition, breaches of confidentiality and misappropriation of trade secrets. Our experience enables us to counsel our clients on the issues before they become problems.

**Environmental
Law**

Our attorneys assist businesses, municipalities, estates and individuals with federal, state and local environmental compliance issues. We specialize in recognizing potential problems and implementing strategies to avoid costly environmental entanglements and unexpected liabilities.

We focus on unique needs of each client in working towards a fair resolution.

**Estate
Planning**

We understand that our clients' most important estate planning goal is to ensure that their personal matters and financial affairs are appropriately handled upon their death or disability. Our attorneys assist clients in determining their goals and objectives. Our clients then receive a customized estate plan which meets their goals and objectives. Our attorneys explain the benefits of an estate plan in "plain English" and make sure that our clients are comfortable with the services they are receiving. Our experience and expertise enables our clients to reduce or eliminate death taxes and avoid probate.

GMH



Family Law

Our attorneys focus on the unique needs of each client to achieve a fair resolution that avoids unnecessary public displays and anxiety that often arise in divorce proceedings. We provide expert counsel in child custody matters, visitation and support issues and prenuptial agreements. We handle post-judgment matters as well, such as modification of spousal support, child support and child custody.

Government Law

Our Government Law Group represents more than 150 Michigan cities, counties, villages and townships. We have the experience, knowledge and networking capabilities to respond to the issues confronting government entities, including zoning and real estate, labor and employment, telecommunications, environmental, ordinance enforcement, civil rights, litigation and general municipal law. Our attorneys serve on local boards or commissions and hold staff positions in state and federal government, giving them unique insights into the intricacies of government law.

Health Care Law

A recognized leader in health care law, Giarmarco, Mullins & Horton provides legal assistance and strategic advice to physicians, physician groups, hospitals, management service organizations and other health care institutions. Our attorneys provide the legal framework and strategic planning for mergers, consolidations and the purchase and sale of medical practices. We develop sophisticated compliance programs for anti-kickback and self-referral prohibitions suitable for both small and large organizations. The litigation divisions routinely represent physicians and medical organizations. We resolve corporate issues, defend malpractice claims and interface with the governmental interpretation of administrative, regulatory and statutory rules impacting the health care industry.



GMH

We provide all-encompassing service by assembling multi-disciplinary teams to meet the specific needs of our clients.

Insurance Defense

Our litigators are appointed by numerous insurance companies, self-insured pools and third-party administrators in all aspects of civil litigation. We represent hundreds of municipalities, school districts, corporations, sole proprietorships and individuals as appointed counsel in a variety of matters, including employment litigation, civil rights, personal injury defense, property liability, workers' compensation and zoning.

International Law

Giarmarco, Mullins & Horton helps clients penetrate markets in Mexico, Canada, Europe and Asia. We prepare "white papers" on the legal issues, link our clients with international joint venture partners and assist with agency and distributorship agreements. We help with real estate acquisitions and construction in foreign countries. We provide all-encompassing service by assembling multi-disciplinary teams to meet the specific needs of our clients.

Litigation

Giarmarco, Mullins & Horton assembled a team of litigation specialists with the trail skills and practical experience necessary to bring a lawsuit to a successful conclusion. We handle cases in state and federal courts in a wide variety of areas, including general civil matters, shareholder disputes, probate, personal injury and real estate. We provide our clients with a complete assessment of their case so they can make informed decisions on how to proceed and we keep the clients informed as their case progresses. Most importantly, we help our clients incorporate litigation avoidance strategies into their personal and business planning.

GMH

Mergers and Acquisitions

Giarmarco, Mullins & Horton has a long record of representing buyers and sellers in business mergers, acquisitions and reorganizations. We cover all phases of a transaction: strategic analysis, due diligence, preliminary agreements, transaction planning, negotiation and documentation, financing, closing and post-closing. Our reasoned approach to each transaction avoids creating unnecessary impediments to completing the deal.

Real Estate

Our attorneys focus their energy and expertise on “making the deal,” whether it is a complex multi-party commercial transaction or the sale of a vacant lot. We provide real estate representation to buyers and sellers, landlords and tenants, lenders and investors, developers and builders, municipalities, corporations and individuals.

Taxation

Giarmarco, Mullins & Horton handles hundreds of disputes with the Internal Revenue Service and Michigan Department of Treasury. We provide representation in tax cases before the United States Tax Court and the Michigan Tax Tribunal. Our tax attorneys also work closely with attorneys in our other practice areas on business transactions, estate planning, estate administration, divorce and other matters. ■

GMH

GIARMARCO, MULLINS & HORTON, P.C.
Attorneys and Counselors at Law
Tenth Floor Columbia Center
101 West Big Beaver Road
Troy, MI 48084-5280

(248) 457-7000
www.gmhlaw.com

