

Commercial Finance



GIARMARCO, MULLINS & HORTON, P.C.

ATTORNEYS AND COUNSELORS AT LAW

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GMH

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Commercial Finance

Financing Transactions

Our commercial finance attorneys have many years of experience representing banks in connection with loan transactions. We counsel financial institutions on loan structure and documentation. We also negotiate credit facilities, including complex multi-borrower secured loans, asset-based loans, and mortgage financing.

GMH attorneys recognize the importance of the relationship between the loan officer and the borrower. We are committed to preserving that relationship, never losing sight of the ultimate goal: the successful deal. We always strive to close the loan transaction in a timely and cost-effective manner.

Our experience in other areas of law, ranging from real estate and mergers and acquisitions to intellectual property, allows us to address complex collateral issues. We can perfect the lender's security interest in all types of assets, including patents and accounts receivable from government contracts.

Loan Workouts

We provide strategic counseling to lenders in connection with troubled loans. Our team provides loan restructuring and out-of-court workout advice. We negotiate and prepare forbearance and other workout agreements for our clients.

When appropriate, we bring our firm's bankruptcy lawyers into the team to discuss options and outcomes under a Chapter 7 or Chapter 11 scenario so the lender can make decisions based upon a complete picture. Our litigators are poised to handle bankruptcy proceedings when necessary.

William H. Heritage, III *Board of Directors, Chair, Business Practice Section*

Mr. Heritage concentrates his practice in the areas of mergers and acquisitions, business formation, planning and transactions, corporate law, health care law and real estate law. He has 20 years of experience in dealing with complex business and commercial transactions within a broad range of industries including the representation of small to large privately-held businesses.

Bruce W. Haffey *Board of Directors, Corporate*

Mr. Haffey has handled complex business transactions for small and middle market business clients for over 25 years. He practices primarily in the areas of business planning, commercial transactions, mergers and acquisitions, franchise law and taxation.

John A. Anderson *Commercial Transactions, Forbearance and Foreclosure*

Mr. Anderson's practice areas include handling loan workouts related to commercial loans, primarily from the lender side, both in and outside of bankruptcy, as well as forbearance negotiations including forbearance agreements, commercial foreclosures and Claim and Delivery matters.

Paul A. Thursam *Business and Real Estate*

Mr. Thursam is an Associate in the firm's Business Practice Group, and Real Estate Practice Group. His legal experience is broad, and includes all matters of real estate litigation and transactions, contract drafting, leases, business disputes, conveyancing, Uniform Commercial Code, and banking transactions and litigation. Mr. Thursam's clients are typically landlords, small business owners, banks, and borrowers.

Gregory J. Gamalski *Real Estate and Business*

Mr. Gamalski is a shareholder in the Firm's Business Practice Group and concentrates his practice in the area of real estate and business law and leads the Firm's condominium team. Mr. Gamalski concentrates his practice in the area of real estate law, primarily working with residential builders and developers on condominium and land development matters.

William H. Horton *Board of Directors, Chair, Business and Commercial Litigation Sections*

Mr. Horton has been trying lawsuits for over 25 years, primarily in the areas of business and commercial disputes, employment law, and real estate. Many cases involve the automobile industry. He is certified as a Civil Trial Specialist by the National Board of Trial Advocacy.

Alexander Lebedinski *Business Transactions and Immigration*

Mr. Lebedinski concentrates his practice in the areas of corporate and international law, business transactions and immigration law. He develops, reviews and negotiates for sales of goods and services, joint ventures and distribution; and obtains investment and work visas.

George D. Mercer *Chair, Construction Law and Real Estate Sections*

Mr. Mercer chairs the real estate practice group and concentrates his practice in the areas of real estate law and mortgage lending. Mr. Mercer has closed sophisticated real estate financing transactions involving economic development bonds, physician practices, real estate, tax abatements, taxable notes, securitized loans, master leases and ground leases.

Dennis M. Rauss *Business, Real Estate and Employment*

Mr. Rauss concentrates his practice in the areas of business litigation, real estate, employment and family law. Mr. Rauss has an "AV" Peer Review rating from Martindale-Hubbell, the highest ranking by peers for general ethical standards and legal ability.

James Y. Rayis *Corporate and International*

Mr. Rayis concentrates his practice in corporate and business law, trade, international corporate transactions, government contracts and procurement law compliance and FTCA issues, as well as international human rights law.

Peter J. Sarkesian *Of Counsel, Corporate, Securities and Real Estate*

Mr. Sarkesian concentrates his practice in corporate, securities, and real estate law. He has been called upon to represent numerous clients in public and private offering transactions, matters of business acquisitions and dissolutions, ownership disputes, and general business transactions.

Additional Expertise

Corporate

- Selection and design of business entity
- Formation of corporations LLC
- Business reorganizations
- Mergers and acquisitions
- Business succession planning
- Qualified retirement plans

Mergers & Acquisitions

- Strategic analysis
- Due diligence
- Preliminary agreements
- Transaction planning
- Negotiation and documentation
- Financing
- Closing and post-closing

Real Estate

- Buyers and sellers
- Landlords and tenants
- Lenders and investors
- Developers and builders
- Municipalities
- Corporations and individuals

Commercial Litigation

- Business reorganizations, liquidations and dissolutions
- Equipment or real estate leases
- Contracts with customers and suppliers
- RFQs, bids, purchase orders and acknowledgements
- Computer and information system development agreements

Employment and Labor

- Employment discrimination claims
- Breaches of contractual restrictions
- Workplace harassment claims
- Wage claims and collective action
- ERISA claims for benefits and for breach fiduciary duty
- Family and medical leave act claims
- Breach of employment contract lawsuits