

Corporate Law Langley

Corporate Law Langley - Our Banking & Project Finance Group helps lenders and borrowers in various financing alternatives. The variety of loan and other commercial credit facilities we serve range from simple letters of credit to complex multi-jurisdictional credit facilities (secured and unsecured, syndicated and non-syndicated). A number of transactions have involved public sector credit facilities.

As lender and borrower counsel, we have acted to be able to facilitate several syndicated credit facilities that have increased operating capital totaling hundreds of millions of dollars. Our clients have comprised an auto parts manufacturers, manufacturing companies, restaurant franchisees, and big mining and forestry businesses. We have helped borrowers, within businesses as diverse as restaurant franchising and home appliances, to secure a wide range of acquisition financing by using sale-leaseback transactions, senior debt, and mezzanine and subordinated lending. Our Banking & Project Finance Group has specific strength in four transactional areas: asset securitization, project finance, real estate finance, and subordinated debt and mezzanine financing

Asset Securitization

Our Banking & Project Finance Team represents both lenders and borrowers within asset-based loans that make use of inventory, receivables, leased equipment, bond obligations, and different other assets as collateral. Amongst our clients are a technology company, a video game distributor, and various other companies with complicated requirements for cross-border assurance and security. We serve borrower clients who have manufacturing and sales operations in the U.S., Canada and overseas.

Our lawyers have accumulated a vast amount of skill documenting the required covenants for cash management, reserves and reporting while acting on behalf of borrowers on asset-based loans made by most of the major lenders in the market.

Project Finance

Our lawyers have the skill to handle the financing of big projects, navigating the difficulties of financial, regulatory and legal issues. These projects consist of the structure of power plants, pulp mills, mines, industrial facilities, other capital-intensive building projects and real estate developments. For such difficult structures, we provide project finance help to both borrowers and lenders. On the lender side, our knowledge consists of advising about subsequent sale of a hydroelectric facility and construction financing. We also represent pension fund managers as lenders in first mortgage project financing for the structure of commercial real estate projects.

Real Estate Finance

We have good working relationships together with lots of financial institutions, having been successful in assisting with commercial mortgage and construction finance involving real estate acquisition and development. Furthermore, we advise clients on loan structures. We can settle and negotiate financing documents from both the lender's and borrower's perspectives. Dealing with environmental due diligence is part of documenting and closing such financing transactions. In situations of default or foreclosure, our objective is to be able to assist lenders maximize debt recovery by recommending on mortgage solutions and security enforcement alternatives.

Subordinated Debt and Mezzanine Financing

Our Banking & Project Finance lawyers are experienced at helping entrepreneurial and mid-market companies pursue options for financing that occupy the wide capital market range between common equity and senior debt. Normally such transactions enable our clients to bridge the gap between senior debt and equity financing to seek out acquisitions and other opportunities. With our help, lenders are able to secure the control and return they require while borrowers are allowed to obtain the funds they require for growth. As we negotiate the priorities and subordination agreements amongst the different classes of creditors, we can structure the financing package for the debentures or notes to include convertible preferred shares, equity shares, and sale-leaseback arrangements.