

A photograph of a modern glass skyscraper with a grid-like facade, viewed from a low angle looking up. The text "Banking & Finance" is overlaid in white on the left side of the image.

## Banking & Finance

Our Banking & Finance Group advises a range of financial entities on commercial lending, operations and operational litigation, bankruptcy and creditors' rights and distressed real estate.

We have extensive experience on both the state and national levels with a variety of commercial lending transactions, including secured and unsecured, first-lien, second-lien and mezzanine financings, revolving credit facilities, term loans, syndicated loans, letters of credit, fixed and floating loans with interest rates tied to LIBOR, treasury bills, prime rate and other reference bases, and related ISDA agreements.

Our attorneys have represented national, international and community banks, domestic and foreign investors, funds, borrowers in a number of industries, and sponsors in originating, syndicating, transferring, refinancing, and in workouts of, these transactions.

To further serve our clients' needs, our commercial finance attorneys have access to experienced attorneys readily available within the firm who practice in a variety of supporting legal roles such as bankruptcy, local, state and federal taxation, corporate and business organizations, securities, environmental and healthcare.

We represent a wide range of financial entities, including national banking institutions, community banks, real estate investment trusts (REITs), savings and loan associations, venture capitalists, the real estate lending departments of insurance companies, asset-based lenders, and leasing companies.

### Commercial Lending

- Real estate secured lending
- Secured and unsecured term financings
- Acquisition financing
- Construction lending
- Revolving credit financings
- Automobile dealership loans
- Permanent loan facilities
- Aircraft leasing and financing
- Asset-based lending

### Key Contacts

G. Edward Clement  
Peter L. Lopez

### Related Professionals

G. Edward Clement  
Casey M. Cavanaugh  
Ronald D. Edwards  
Gary M. Kaleita  
Peter L. Lopez  
Joaquin E. Martinez  
Daniel F. McIntosh  
Matthew McMurtrey  
David E. Peterson  
Michael S. Provenzale  
John D. Ruffier  
Scott C. Thompson  
Laura M. Walda

- Equipment lease financing
- Letters of credit
- Community Development District (CDD) bond financing
- Syndicated lending
- Taxable and tax-exempt bond financing

### **Operations & Operational Litigation**

- Asset recovery
- Vendor contract negotiations
- Copyright and intellectual property Protection
- Defensive litigation on accounts, negotiable instruments, setoffs and deposits
- Defense of state and federal debt collection claims
- Depositor account issues
- Electronic Funds Transfer Act
- Employment law issues
- Fiduciary issues and claims
- Fraud claims
- Improper loan servicing claims
- Privacy and data security
- Safe deposit box issues
- Trust and trustee services; trust litigation
- Garnishments and seizure warrants
- Other Uniform Commercial Code and compliance issues

### **Bankruptcy & Creditors' Rights**

- Bankruptcy litigation, including preference, fraudulent conveyance and claims litigation
- Chapter 11 reorganizations
- Commercial collections
- Commercial foreclosures
- Complex problem loans involving multiple borrowers and a variety of collateral
- Enforcement and foreclosure of mortgage and securities agreements
- Enforcement of final judgments, including garnishments, attachments and forced sales
- Receivership proceedings
- Replevins and repossessions
- Residential and timeshare foreclosures
- Restructuring troubled loans

- UCC sales
- Section 363 sales
- Workouts

### Distressed Real Estate

- Bank-owned real estate: clean-up and sale
- Investor/developer acquisition of distressed real estate
- Community Development District bonds and assessments
- Development entitlements
- Fractured condominiums: bulk sale and successor developer status; terminations
- Homeowners/condominium association assessments and governance
- Mortgage loan acquisitions and sales
- Real estate tax certificates
- Short sales
- Tax deed applications

### News

Lowndes Named to 2025 “Best Law Firms” by *Best Lawyers*  
11.07.2024 | AWARDS & RECOGNITION

Lowndes Named to 2024 “Best Law Firms” by *Best Lawyers*  
11.10.2023 | AWARDS & RECOGNITION

Best Lawyers Recognizes 49 Lowndes Attorneys in 2024, Three Named Lawyer of the Year  
08.17.2023 | AWARDS & RECOGNITION

Lowndes Named to 2021 *U.S. News – Best Lawyers* “Best Law Firms” List By *U.S. News & World Report* and *Best Lawyers*  
11.05.2020 | AWARDS & RECOGNITION

Lowndes Named To The 2018 *U.S. News–Best Lawyers* “Best Law Firms” List By *U.S. News & World Report* & *The Best Lawyers*  
11.06.2017 | PRESS RELEASE

### Events

Marijuana, Hemp, and Banking, with Tara Tedrow  
08.26.2021 | WEBINAR

### Publications

A Few Things to Know About FedNow and Digital Currency  
06.30.2023 | ARTICLE

Know Your Rights: 5 Facts About Usury Laws in Florida  
06.20.2023 | ARTICLE

How Florida Borrowers Can Reduce Mortgage Taxes  
09.30.2021 | ARTICLE