

## Financial Services

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At our core, Miller Canfield is a financial services firm, across a broad range of legal disciplines. We have consistently provided financial counsel since our inception in 1852.

We are committed to client service – smart, focused, principled, responsive, collaborative, efficient and value-driven. Our collaborative work ethic, careful and efficient processes, predictably competitive cost of services and matter management deliver upon expectations and in turn strengthen your own customer relationships.

We are valued by our clients for building long-term relationships and providing strategic and pragmatic business-oriented counsel, appropriately skilled, stable and flexible staffing, clear communication and effective transaction and matter leadership.

Our clients include many of the country's largest and most highly regarded financial institutions as well as non-traditional providers of credit. We have seasoned professionals working within the financial services industry, including several with advanced business degrees and real-world business experience.

Chambers USA **recognizes Miller Canfield** as having one of the leading financial practices in the country, saying the firm "is a key player in the financing sphere attracting an enviable list of well-known financial services clients, in addition to acting for several municipalities and the State of Michigan. It provides expert advice on bond, ESOP and public financing matters, particularly those relating to the running of local government authorities. The team offers further expertise in asset-based lending." Clients anonymously told Chambers that Miller Canfield is "well-qualified" and "always available for discussion."

## Representative Matters

The Financial Services Group closely coordinates with a number of our other practice groups on a broad range of customary credit transactions, as well as specialized finance issues, locally, regionally, nationally and internationally. Together we are one of the largest dedicated financial services teams in the Midwest, providing our financial industry clients with timely and skilled representation in the following specific finance areas and matters:

### C&I Asset Based Finance

Miller Canfield provides local, regional and national lending institutions, commercial finance companies and vehicles with skilled, creative yet practical, informed and efficient services in connection with the structuring, negotiating and closing of a broad array of both secured and unsecured term, revolving and credit support finance transactions. We are known and trusted for the breadth and depth of our skill, experience, knowledge and insight in virtually all asset classes and credit facilities and our ability to navigate through both changing markets and uncertain regulatory environments.

### Commercial Real Estate Finance

Commercial real estate is a Miller Canfield core strength. We bring broad practical knowledge borne of long experience, and a market-wise and creative perspective, to our traditional and nontraditional CRE lender clients, in close and collaborative relationships. We have a deep understanding of the issues and challenges presented by lending, credit concerns and capital markets, as well as regional and industry trends. We understand your business and your

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collateral, and around that have built a highly respected, seasoned and integrated CRE finance practice. Our experience spans thousands of CRE credit facilities and creative solutions in all property and loan types across the US, loan sizes ranging from \$1 million to over \$1 billion, and from high-volume programs to uniquely structured and special purpose facilities.

### Loan Syndications and Credits

We are regularly engaged and deeply experienced in the representation of lead lenders, co-lenders, agent banks and participants in connection with the origination, documentation, syndication and participation of both C&I and CRE credit facilities. We understand this fast-moving market, the underlying assets and the interests of the various parties. We work closely with our clients to respond both knowledgeably and quickly in the structuring, review, negotiation and execution of loan syndication and credit arrangements.

### Commercial and Industrial Lending Enforcement, Workout, Insolvency and Litigation

Miller Canfield's lender-focused practice is one of the premier practices of its type. Our experience and knowledge cover both the enforcement and defense of a broad range of distressed financial relationships, products, instruments and arrangements. Our engagements include secured and unsecured facilities, syndications and agent credits, credit enhancement, and derivatives and cash management over an equally broad range of industries.

### Commercial Real Estate Workout, Foreclosure and Litigation

Miller Canfield's CRE workout, foreclosure and related litigation practice is among the leading and most experienced practices of its type in the nation. We regularly implement creative and effective workout solutions to distressed assets. We have successfully litigated some of the industry's leading enforcement cases. Our success is anchored in the fact that many members of our cross-disciplinary team are exclusively devoted to matters involving troubled commercial real estate assets. Working hand-in-hand, we bring deep knowledge and considerable experience to each engagement. We regularly address and resolve issues unique to master and special servicers, banks and insurance companies, private investors and non-bank lenders involving troubled CRE assets. We understand your industry, your collateral, your concerns and how to efficiently accomplish your goals.

### Receiverships, REO, Property and Portfolio Acquisitions & Dispositions

Our extensive experience and deep knowledge in representing both institutional and private owners and developers of real property, as well as lenders, special servicers and receivers, aids us in engagements for post-foreclosure REO property management, transaction structuring and asset disposition. Additionally, we have extensive experience in the structuring, due diligence review and execution of both acquisitions and dispositions of portfolios of performing and distressed commercial loans and REO properties, including sales through receivers.

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## Bankruptcy, Restructuring and Insolvency

Miller Canfield's Bankruptcy, Restructuring and Insolvency Group is consistently ranked as a top restructuring practice. Our expertise, experience, market knowledge and insight extend beyond borders and across industries to provide our clients with seamless and consistent service throughout the world.

## Tax

Miller Canfield's tax lawyers provide the Banking and Finance Group with significant integrated, sophisticated and diverse resources for essential guidance in connection with credit transactions as they may be affected by local state, multistate, national and international tax issues. These issues include sophisticated borrower, sponsor and asset structuring, such as offshore entities and complex tax-related investment and debt structuring, as well as ownership, control and transfer scenarios.