

GRAND RAPIDS

99 Monroe Ave. NW
Suite 1200
Grand Rapids, Michigan 49503
T: +1.616.776.6302
O: +1.616.454.8656
F: +1.616.776.6322

CHICAGO

227 West Monroe St.
Suite 3600
Chicago, Illinois 60606
T: +1.312.460.4250
O: +1.312.460.4200
F: +1.312.460.4201

TRAVERSE CITY

202 East State St.
Suite 201
Traverse City, Michigan 49684
O: +1.231.454.3160
F: +1.231.454.3161

taylor@millercanfield.com

Services

Financial Services

C&I and Asset-Based Finance
Loan Syndications and Credits
Receiverships, Real Estate
Owned and Loan Portfolio
Acquisitions & Dispositions
Renewable Energy Development
and Finance

Corporate and Transactions

Real Estate

Commercial Real Estate Finance
Commercial Real Estate Finance
Workout, Foreclosure and
Litigation
Corporate Real Estate

Industries

Financial Institutions

Education

University of Michigan, J.D., 1996



Trent J. Taylor

Principal
Co-Leader, Banking and Finance
Group

Trent Taylor represents national, regional and local financial institutions in real estate, construction, working capital, equipment and vessel financing, including syndicated transactions, letter of credit-backed bond financings, Low-Income Housing Tax Credit (LIHTC) and other government-supported financings and asset-based lending.

Representative Matters

Construction Financing

- Represented Michigan/Ohio bank in construction and end financing for the Cambria Hotel in downtown Detroit, MI.
- Represented national bank in multi-stage financing for acquisition, development and construction of first Cabela's-anchored shopping center in West Michigan.
- Represented national bank in multi-stage financing for acquisition, development and construction of first Costco-anchored shopping center in West Michigan.
- Represented national bank in construction financing for Women's Health Center on Grand Rapids' Medical Mile.

Trent J. Taylor

Gustavus Adolphus College,
B.A., magna cum laude, 1993

Bar Admissions

Illinois

Indiana

Michigan

- Represented regional bank in construction financing for renovation of Rowe Hotel building in downtown Grand Rapids.
- Represented Michigan bank in construction financing for apartment building forming the outfield of wall of the Lansing Lugnuts stadium.
- Represented national bank in land acquisition and construction financing for off-campus apartments servicing students of Grand Valley State University.
- Represented national bank in construction financing for shopping center in Florida.

Real Estate Financing Supported by Tax Credits/Incentives

- Represented Michigan/Ohio bank in construction financing for the renovation and rehabilitation of the Tower on the Maumee in Toledo, OH involving federal historic tax credits and state historic tax credits.
- Represented national bank in construction financing for affordable housing apartment complex in Detroit, MI involving federal low-income housing tax credits (LIHTC).
- Represented Michigan bank in construction financing for an apartment complex in Hudsonville, MI involving MSHDA housing brownfield tax increment financing (TIF) and a Michigan Strategic Fund grant.
- Represented national bank in construction financing for an onion peeling facility in Santa Teresa, NM supported by a USDA guarantee and backed by industrial revenue bonds.
- Represented national bank in syndicated loan for construction of an affordable housing complex in downtown Ann Arbor, MI supported by federal low-income housing tax credits (LIHTC).
- Represented Michigan bank in construction financing for a boutique hotel in Rockford, MI, involving both local downtown development authority and brownfield redevelopment authority tax increment financing (TIF).
- Represented Michigan credit union in construction financing for a mixed-use office, retail and residential project in downtown Kalamazoo, MI involving local brownfield redevelopment authority tax increment financing (TIF).
- Represented national bank as equity bridge lender for a 120-unit apartment project in Holland, MI supported by federal low-income housing tax credits (LIHTC).
- Represented national bank in construction financing for renovation and rehabilitation of large retailer in downtown Lansing, MI, involving Federal New Markets and Historic Rehabilitation Tax Credits and State of Michigan Historic

Trent J. Taylor

Rehabilitation and Brownfield Redevelopment Tax Credits.

- Represented national bank in letter of credit-backed City of Grand Rapids bond financing for conversion of Federal Building in downtown Grand Rapids, MI into Kendall College of Art & Design at Ferris State University, involving Federal Historic Rehabilitation Tax Credits and State of Michigan Historic Rehabilitation and Brownfield Redevelopment Tax Credits.
- Represented Michigan bank in construction financing for 38 Commerce building in downtown Grand Rapids, MI, involving State of Michigan Brownfield Redevelopment Tax Credits.
- Represented national bank in construction financing for conversion of downtown Grand Rapids, MI YMCA into The Fitzgerald condominiums, involving State of Michigan Historic Rehabilitation and Brownfield Redevelopment Tax Credits.
- Represented Grand Rapids bank in construction financing to renovate and rehabilitate historical Flatiron Building in downtown Grand Rapids, MI, involving State of Michigan Historic Rehabilitation and Brownfield Redevelopment Tax Credits.
- Represented Grand Rapids bank in construction financing to renovate and rehabilitate Art Deco Junior Achievement building in downtown Grand Rapids, MI, involving State of Michigan Historic Rehabilitation and Brownfield Redevelopment Tax Credits, Brownfield Redevelopment Authority Tax Increment Financing, and City of Grand Rapids DDA Tax Increment Financing.

Other Real Estate Financing

- Represented national bank in acquisition financing for international vacuum manufacturer's Illinois distribution facility.
- Represented national bank in construction financing for international vacuum manufacturer's Virginia distribution facility.
- Represented national bank in 10-state real estate refinancing for owners of national retailer.

Syndicated Financing

- Coordinator for Miller Canfield of national bank client's participations in syndicated loan financings.
- Represented national bank in purchase of portfolio of convenience store industry credit facilities spanning 11 borrowing relationships with total commitments approximating \$234 million.
- Represented national bank participating in asset-based secured facilities totaling approximately \$2.1 billion including foreign and domestic facilities and exposure in multiple currencies.
- Represented national bank as lead bank on syndicated acquisition loan for beer distributor.
- Represented national bank in two-bank revolving credit facility to food service distributor.
- Represented national bank in participation in revolving credit facility for automotive supplier.
- Represented numerous other banks in loan purchases, subs and participations.

Trent J. Taylor

Working Capital/Asset-Based Financing

- Represented national bank in \$11,375,000 financing for renovation and conversion of a 1906 steamship into an articulated tug barge.
- Represented national bank in closing a \$100 million bilateral loan for an energy industry borrower.
- Represented national bank on \$65 million revolving loan to automotive supplier.
- Represented regional bank as lead bank on \$97,000,000 U.S. and \$20,000,000 CDN syndicated financing of American and Canadian automotive suppliers.
- Represented national bank in \$34.2 million financing to manufacturer of natural gas compressors.
- Numerous other representations of banks in working capital/asset-based financings.

Borrower-Side Financing Representation

- Represented automotive supplier in letter of credit backed industrial revenue bond financing.
- Represented automotive supplier in direct purchase industrial revenue bond financing.
- Represented shopping center owners in term loan financing.
- Represented buyer in senior and mezzanine financing for acquisition of extruded plastics products company.
- Represented buyer in senior and mezzanine financing for acquisition of autopsy, morgue and mortuary products company.
- Represented competitive (telephone) local exchange carrier on three rounds of equity financing and one round of debt financing.
- Represented fiber-optic cable operator on two rounds of equity financing.

Non-Financing Representations

- Represented owners of office furniture manufacturer/supplier in sale of business.
- Represented truck parts distributor with acquisition of real estate in Michigan, Ohio, Tennessee, Missouri, Idaho, Alabama, Florida, Nevada, Minnesota, and Texas.
- Represented real estate developers on negotiation of leases with national retailers such as Staples, AutoZone, Family Dollar, Jo-Ann Fabrics, Starbucks and Sherwin-Williams.

Reported and Published Decisions

Piers v American United Life Ins. Co. 714 N.E.2d 1289 (Ind. App. 1999)

Trent J. Taylor

Honors

Chambers USA, Banking & Finance, 2012–present

Best Lawyers in America, Grand Rapids Banking and Finance Lawyer of the Year, 2017, 2020, 2024 & 2026; Recognized for Banking and Finance Law, 2013–present; Commercial Finance Law, Commercial Transactions / UCC Law, Real Estate Law, 2021–present

Michigan Super Lawyers, Banking, 2012–present

Leading Lawyers: Banking and Finance Institutions Law, Real Estate Law: Finance, Secured Transactions Law, 2014–present

Grand Rapids Business Journal, Top Lawyers, Banking & Financial Services, 2019 & 2022

Grand Rapids Magazine, Top Lawyers, Banking & Financial Services Law, 2022; 2024–present

DBusiness Magazine, Top Lawyers, 2023
Banking & Financial Services Law

Professional Activities

American Bar Association

State Bar of Michigan

Grand Rapids Bar Association

Civic, Cultural & Social Activities

First United Methodist Church, Grand Rapids, Cuba Mission Team, 1999–2000, 2003, 2006, 2013, 2017; Finance Committee, 2024–2026

American Youth Soccer Organization, Coach, 2010–2016

University of Michigan Alumni Association

Association of Corporate Growth - West Michigan Chapter

Family Promise of Grand Rapids, Board of Directors, 2010–2012

Articles

Strategies to Reduce the Impact of the New SBA Procedural Notice on the Rights of a Secured Lender

Federal Reserve's Main Street Lending Program: What Businesses Need to Know to Prepare

Trent J. Taylor

COVID-19: Federal Reserve's Main Street Lending Program: What Businesses Need to Know to Prepare

CARES Act: Small Businesses

Commercial Real Estate Market Projections, Influences, and Disrupters in 2019