

BOND

COMMERCIAL LENDING

It's all about the deal – get it done right and get it done without delay. Put our experience to work for you, and your customers, and get the deal done right.

As a commercial lender, you want to give your customers the reassurance that their deal with you is being driven to a successful conclusion, accurately and efficiently, and in the necessary time frame. That's where Bond, Schoeneck & King can be your greatest ally in completing transactions. Our depth of accumulated knowledge, experience, and resources in the commercial lending arena focus on your specific needs to meet and exceed your and your customers' expectations for closing deals.

Bond is Your Clear Choice

With Bond driving the transaction process, you've made the right choice. You can confidently tell your customers that they've made the right choice in selecting your institution.

We represent a variety of lenders in a multitude of financing transactions ranging from:

- acquisition loans
- sophisticated construction loans in jurisdictions across the U.S.
- commercial real estate financing
- revolving and nonrevolving lines of credit with automatic conversion to permanent loans
- term loans
- sophisticated multi-lender loan participations and syndications
- equipment and government financing and leasing
- permanent financing
- historic tax credit and low-income housing tax credit transactions
- letter of credit issuance
- purchase of nonbank-qualified and bank-qualified bonds
- equipment leasing

We have worked on multimillion dollar loans secured by health care facilities, multifamily housing projects, storage facilities, single retail stores and retail power centers in states across the country. We also have unique experience in representing lenders in connection with large loan facilities to sovereign Indian nations as well as the development of brownfield sites. This broad-based experience benefits our lending clients by enabling them to take advantage of a variety of lending opportunities.

About Bond, Schoeneck & King

Bond serves individuals, companies and public-sector entities in a broad range of areas.

With more than 300 lawyers and 15 offices, we represent clients in manufacturing; agribusiness; commercial lending and real estate and construction; energy; health care and long term care as well as municipalities, school districts, higher education and other exempt and nonprofit organizations. We maintain 11 offices across New York; and one each in Boston; Kansas City; Naples; and Newark.

Bond is committed to understanding our clients' needs and providing comprehensive, practical, high-quality and responsive solutions. We strive to maintain the highest professional and ethical standards, and to provide leadership in community activities, pro-bono work and service to the Bar.

For more information, visit bsk.com.

Why Choose Bond?

Prompt Attention and Proactive Counsel

We've repeatedly proved our dedication to client service over and over again, and our numerous office locations enable us to be close by and readily available – whatever suits your customers' needs, style and time frame. We understand the importance in letting your customers know that their deal, large or small, is getting the prompt attention they're looking for, and we respond promptly to your requests for service and counseling, and work constructively with your customers' counsel to foster a positive, teamwork approach to closing the deal.

Our proactive counsel is just that. We go all out to stay ahead of the curve in processing transactions and driving them to completion. How do we do this?

- We take immediate action putting together a checklist of closing requirements, a contact list and, if requested, a commitment letter to get the transaction under way and bring into play all the factors needed for a successful deal.
- We set up regularly scheduled conference calls to be sure all parties are apprised of the status of the transaction and resolve any issues that might be a roadblock to closing.
- We keep the deal moving forward by diligently circulating updated checklists as well as comments/questions on checklist items, and drafting and distributing draft loan documents in a timely manner, so you may assure your customers they are getting the proper attention and service they need.
- We work in a positive manner with all necessary parties from beginning to end, and close the deal. To use an old, but true, expression – it's a win-win – for both you and your customers.

Recognized, Proven Representation

We represent your lending institution with the high degree of skill and market awareness that can only come from extensive, accumulated experience. Like building blocks, we've composed our knowledge and formed our reputation in the commercial lending arena one deal, one transaction, on top of the last – amassing a tremendous amount of practical and strategic know-how.

Holistic Approach

We examine your issues from all relevant perspectives and see the big picture at once, and without delay. We can call on colleagues across other Bond practice areas to ensure that we address your issues in an all-inclusive manner. Our firm comprises 23 practice areas and 10 industry groups. Rarely will an issue arise that we haven't encountered before.

Affordable Counsel and Representation

You get big-city experience for less than you might expect. Compared to our competitors, Bond's rates are quite favorable, particularly for the experience and service that we provide.

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