

Hancock Estabrook, LLP, is one of Central New York's premier providers of legal advice and counsel to banks and other financial services industry entities. Our attorneys focus on structuring and documentation of financial transactions in all forms. We have extensive experience in representing commercial banks and other lenders, participants, agents and borrowers in all phases of the transaction from inception through closing, including analysis and structure of the deal, formulation of commitment letters, negotiation, due diligence and preparation of transaction documents.

We also advise state and federally chartered banks, credit unions and other lenders regarding state and federal regulations, including those promulgated by the New York State Banking Department, Office of the Comptroller of the Currency, Office of Thrift Supervision and U.S. Treasury Department.

### Range of Services

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Our experience includes a number of complex secured and unsecured financial and commercial transactions:

- Working capital and fixed asset financing and refinancing
- Letters of credit and other credit enhancement vehicles
- Revolving and term credit facilities
- Loan portfolio sale transactions
- Interest rate hedges/swaps
- Tax-exempt financing
- Real estate development and construction financing
- Inter-creditor agreements
- Loan participations and syndications
- Senior and subordinated debt
- Project financing and leasing transactions
- Leveraged acquisition and recapitalization financing
- Private placement of debt and equity securities
- Venture capital financing
- Workouts and restructuring

### Representative Clients

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Our Banking & Finance Practice attorneys have recently represented clients in the following financing transactions:

- Various lenders for a credit facility to an international food processing company.
- A lender for a term loan and a revolving line of credit facility for a manufacturer of cable television and broadband components.
- Various lenders for credit facilities to private colleges and universities.
- A developer of the first ethanol production facility in the Northeast.
- A secured lender for a credit facility to a major defense contractor.
- An arranger/agent/lender in a syndicated formula-based revolving credit facility for a major multistate furniture retailer.

- A national banking association in an equipment line of credit and term loan for a worldwide manufacturer of note pads and other paper products.
- A leading bank/lender in a participation line of credit secured by mortgage receivables for a financing company which provides financing to borrowers for the construction and purchase of manufactured homes.
- A state-chartered commercial bank in a secured construction line of credit to finance the construction of dormitory facilities for a New York State university.
- A medical group borrower in a term loan transaction with a state-chartered bank to finance the acquisition of a PET/CT scanner and related medical equipment.
- A lender in a syndicated revolving credit facility for a worldwide manufacturer of hand-held electronic devices.
- A private company borrower in a term loan and a working capital line of credit loan transaction, in order to finance an acquisition of a business engaged in the manufacturing of specialty designed circuit boards and related electronics.
- A borrower in the restructuring of various credit facilities including a term loan, a revolving line of credit and an Employee Stock Ownership Plan (ESOP) loan for a national customer contact business.
- A state-chartered bank in IRBs, demand line of credit, term loan and multiple mortgage loans for a New York and North Carolina manufacturer of plastic injection molds.
- Several banks in the sale of loan portfolios to private funds.
- A multinational zinc die-cast parts manufacturer in the negotiation of the restructuring of multiple secured credit facilities with a national banking association.