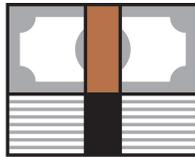
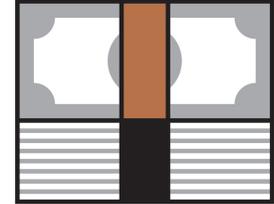


Banking & Financial Services



Banking & Financial Services

The banking and financial services industry is ever-changing, which makes it more important than ever for law firms to have an in-depth knowledge and understanding of banking law. To effectively navigate the labyrinth of regulatory mandates, you need a law firm that provides creative, practical advice in a cost-effective manner.



As a premier commercial and banking law firm, our attorneys enjoy an excellent reputation built on decades of successful representation of major commercial, savings and foreign banks, trust and finance companies, credit unions, private equity firms, and various other types of financial institutions.

Phillips Lytle has also built a substantial practice to meet the financing needs of our FORTUNE 500, midsized and closely held business clients.

The attorneys on our Banking & Financial Services Practice Team are experienced in structuring, negotiating and closing complex transactions on behalf of borrowers and lenders. Specifically, our expertise in banking law includes:

- Acquisition financing
- Affordable housing/tax credit financing
- Asset-based lending
- Branch and portfolio sales and acquisitions
- Capital market transactions
- Commercial mortgage loans
- Construction loans
- Cross-border financing
- Letters of credit
- Loan restructuring/workouts
- Purchase, sale, servicing and securitization of assets
- Small business loans
- Syndications and participations
- Tax-exempt and taxable bonds
- Trade finance

Our attorneys also counsel clients on new product development and corporate trust matters. We advise clients on the purchase, sale, servicing and securitization of assets, as well as bankruptcy and creditors' rights issues, branch and portfolio sales and acquisitions, capital market transactions, and lender liability.

What's more, Phillips Lytle attorneys have been involved in a number of major financial milestones in this country. Our attorneys were, in conjunction with Marine Midland Bank, at the forefront of establishing a credit card clearing network, now known as Mastercard. In addition, several Phillips Lytle attorneys played a major role in drafting the federal Truth in Lending Act, the Fair Credit Reporting Act and the Equal Credit Opportunity Act.

Phillips Lytle's banking experience dates back to 1840. So it's no wonder we've earned our reputation as a premier banking law firm. We offer a depth and perspective that very few firms can offer – perspective that we believe is largely responsible for the quality of work and high level of satisfaction that we deliver to our clients every day.

