Financial Services

Trenam Law's Financial Services Team is composed of attorneys from multiple disciplines who are experienced in all aspects of financial services. In today's environment, financial institutions need attorneys who understand the many complexities, nuances, legal hurdles, and new laws in the financial services arena.

Trenam Law's litigation attorneys have extensive experience in litigation issues involving bank deposits and collections, federal regulations governing the check deposit, payment and collection process, electronic fund transfer systems, and class action defense. We represent and advise financial institutions in matters involving depositor relations, articles 3, 4, and 4A of the Uniform Commercial Code, check forgeries, defensive litigation, recovery of losses caused by fraud committed against banks, and loss management.

In addition, our real estate attorneys regularly negotiate documents and close transactions related to complex secured and unsecured financing transactions. Our team has vast experience representing lenders and borrowers involved in real estate financing transactions and non-real estate, commercial financing transactions.

We represent community, regional and major national banks, credit unions, credit card issuers, private equity lenders, factoring companies, financial service companies, credit reporting agencies, merchant processing and service organizations, mortgage lenders and servicers, securities brokers-dealers, debt buyers, collection attorneys and professionals, and foreclosure attorneys.

Our multidisciplinary approach allows us to understand business goals, legal challenges and regulations that our clients in the financial services industry face on a daily basis, providing a single source for all of your legal needs.

Representative Matters

- Represented national and regional lenders in numerous acquisition, development, construction and permanent loans, including:
  - $400 million refinancing of portfolio of office and industrial buildings in South Florida
  - $200 million construction financing of high-rise luxury condominium tower in Miami-Dade County, Florida
  - $160 million construction financing of mixed use development in downtown Miami containing two residential condominium towers, office condominium and retail space
  - $52 million construction financing of high-rise luxury apartment tower in Tampa, Florida
  - $105 million acquisition, development and construction financing on mixed-use retail and residential development in Miami-Dade County, Florida
  - $43 million construction financing of luxury condominium development in Miami-Dade County, Florida
  - $130 million credit facility for acquisition, development and construction of single and multi-family residential projects
  - $41 million construction financing of luxury apartment building in Palm Beach County, Florida
- Represented Pinellas County company in negotiating and documenting $37 million revolving credit facility
- Team leader in representation of regional grocery store chain in purchasing portfolio of more than 40 new stores
- Represented national and regional lenders in negotiating and documenting workouts and restructurings involving more than $1 billion of mortgage loans between 2009 and 2011
- Handled large scale investment acreage transactions throughout Florida for private investors and developers, for mining, timbering, development, and agricultural purposes
- Represent lenders in commercial foreclosure of apartment complexes, condominium and townhome projects, retail developments, office buildings and large subdivisions
- Represented regional and national lenders in connection with various real estate financing
- Represented local, regional and national lenders in various aspects of loan workouts and restructurings, including: restructuring a $12 million asset-secured borrowing base facility; working out over $60 million in troubled loans secured by hotel and motel properties; assisted a local developer in the acquisition and subsequent redevelopment financing of a high-end boutique inn and restaurant facility
- Counsel for national bank in defense of $400 million Ponzi scheme claims in which bank prevailed at summary judgment
- Represented national bank serving as trustee in prosecution of action for injunction and shareholder ownership, and in defense of action by IRS
- Represented a regional commercial bank in the financing of $50 million to a private equity fund for various shopping center and office building acquisitions throughout the United States
- Represented national special servicers and finance companies in the workout and foreclosure of commercial loans, as well as the sale and disposition of acquired collateral
- Represented a publicly-held bank in the construction financing of a 180 room nationally-flagged limited services hotel located adjacent to a marquee amusement park

Please click here to view news and publications related to our Financial Services Team.