

## Corporate Law Regina

Corporate Law Regina - Within a full range of financing options, our teams of Banking & Project Finance Group assists lenders and borrowers alike. We advise and act upon a variety of loan and other commercial credit facilities ranging from simple letters of credit to complex multi-jurisdictional credit facilities (secured and unsecured, syndicated and non-syndicated). Some transactions have involved public sector credit facilities.

We have acted as a borrower and lender counsel to be able to facilitate numerous syndicated credit facilities which have increased capital within the hundreds of millions of dollars. We have amongst our client base, auto parts manufacturers, manufacturing and pipe coating businesses, restaurant franchisees, and big storage and moving businesses. We have assisted borrowers, in industries as diverse as restaurant franchising and home appliances, in order to secure a wide range of acquisition financing by utilizing sale-leaseback transactions, senior debt, and subordinated and mezzanine lending. Our Banking & Project Finance Group has specific strength in four transactional fields: asset securitization, project finance, real estate finance, and subordinated debt and mezzanine financing.

### Asset Securitization

Our Banking & Project Finance Group represents both lenders and borrowers in asset-based loans that use inventory, receivables, leased equipment, bond obligations, and various other assets as collateral. Among our clients are a technology business, a video game distributor, and various other businesses with complex needs for cross-border security and assurance. We serve borrower clients who have sales and manufacturing operations in the United States, Canada and abroad.

Our lawyers have accumulated a vast amount of skill documenting the required covenants for cash management, reserves and reporting while representing borrowers on asset-based loans made by most of the major lenders within the market.

### Project Finance

Our lawyers have the skill to deal with the financing of big projects, navigating the complexities of regulatory, legal and financial issues. These projects include the construction of pulp mills, power plants, mines, industrial facilities, real estate developments and other capital-intensive building projects. For such difficult structures, we offer project finance assistance to both lenders and borrowers. On the lender side, our experience includes advising regarding subsequent sale of a hydroelectric facility and construction financing. We likewise act for pension fund managers as lenders in first mortgage project financing for the structure of commercial real estate projects.

### Real Estate Finance

We have good working relationships together with lots of financial institutions, having been successful in helping with commercial mortgage and construction finance involving real estate development and acquisition. In addition, we advise clients on loan structures. We can settle and negotiate financing documents from both the lender's and borrower's perspectives. The handling of environmental due diligence is part of documenting and closing these financing transactions. In circumstances of foreclosure or default, our aim is to be able to assist lenders maximize debt recovery by suggesting about security enforcement options and mortgage remedies.

### Subordinated Debt and Mezzanine Financing

Our Banking & Project Finance lawyers are experienced at helping mid-market and entrepreneurial companies pursue alternatives for financing that occupy the wide capital market range between common equity and senior debt. Often these transactions allow our clients to bridge the gap between equity and senior debt financing to seek out acquisitions and various possibilities. With our help, lenders can secure the return and control they need whilst borrowers are enabled to obtain the capital they require for growth. As we negotiate the priorities and subordination agreements among the different classes of creditors, we can structure the financing package for the debentures or notes to involve convertible preferred shares, equity shares, and sale-leaseback arrangements.