



PRACTICE GROUP OVERVIEW

BOCA RATON / DESTIN / FT. LAUDERDALE / MIAMI / ORLANDO / TALLAHASSEE / TAMPA / WEST PALM BEACH

BANKING AND INSTITUTIONAL LENDING

INTRODUCTION

Broad and Cassel has one of the most sophisticated Banking and Institutional Lending Practice Groups in Florida and in the Southeastern United States. We understand the sophisticated issues of the banking industry and have emerged as a leader among Florida law firms in this increasingly complex, highly regulated industry.

Our Banking and Institutional Lending Practice Group serves as counsel to numerous financial institutions with operations in Florida, from locally based community banks and thrifts, to large regional banks, to some of the largest financial institutions in the world. We also represent numerous foreign financial institutions that lend to Florida-based companies.

PRACTICE GROUP PHILOSOPHY

With eight offices throughout Florida connected through state-of-the-art technology, Broad and Cassel efficiently and cost-effectively represents the legal interests of banks and other financial institutions in a wide variety of matters, including lender representation, raising capital, and mergers and acquisitions. In short, we offer one-stop shopping to financial institutions of all sizes doing business in Florida.

Importantly, we strive to deliver our banking and institutional lending clients a consistently high quality work product, delivered on time, without surprises and at a reasonable cost.

MAJOR QUALIFICATIONS

The attorneys who comprise our Banking and Institutional Lending Practice Group have the experience and qualifications needed to provide the Firm's financial institution clients with a full range of legal services. For example, the Group represents institutions in connection with international and U.S. loan transactions, workouts and loan recoveries, municipal finance and other corporate finance matters. In addition, we consult with clients regarding acquisitions and mergers, capital raising, asset purchases, holding company formations and various regulatory matters, such as licensing, regulatory compliance, control issues, permissible business activities and charter conversions.

We have also been extremely active in the recent surge in applications for new bank and thrift charters, and we are currently working with several groups to complete all of the regulatory, corporate and securities matters related to the formation of new financial institutions.

The Firm's financial institution clients do not just include traditional banks, but also a myriad of mortgage lenders, mortgage brokers and finance companies. Our attorneys routinely advise these clients as well on the variety of licensing, lending compliance and litigation issues confronting them.

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AREAS OF LAW

As previously indicated, the services we provide banks and institutional lenders are wide and varied, including:

LENDER REPRESENTATION

- Loan origination and documentation
- Loan Work-outs and loan recoveries
- Bankruptcy and Creditor's Rights
- Asset-based financing
- Small Business Administration (SBA) loans
- Real estate lending
- Syndicated and participation loans
- Letters of credit

BORROWER REPRESENTATION

CAPITAL RAISING FOR FINANCIAL INSTITUTIONS AND HOLDING COMPANIES

- Initial public offerings (IPOs)
- Debt and equity placements

REORGANIZATIONS AND CHARTERS

- De novo and interim applications
- Holding company formations
- Charter conversions
- Subsidiary reorganizations and dispositions

MERGERS AND ACQUISITIONS

- Contract negotiation and drafting
- Due diligence issues
- Regulatory applications
- Registration and proxy statements for SEC filing
- Post closing regulatory filings



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REGULATORY MATTERS

- Licensing and reporting
- Federal and state lending compliance, including Truth-in-lending and RESPA
- UCC compliance

CONCLUSION

When it comes to the representation of banks and institutional lenders, Broad and Cassel offers the experience, talent and sophistication that few Florida law firms can match. We invite you to learn more about our credentials.