

## Corporate Law Red Deer

Corporate Law Red Deer - In a full range of financing alternatives, our teams of Banking & Project Finance Group assists borrowers and lenders alike. We act upon and advice various loan and other commercial credit facilities varying from simple letters of credit to complex multi-jurisdictional credit facilities (unsecured and secured, syndicated and non-syndicated). Some transactions have involved public sector credit facilities.

As lender and borrower counsel, we have acted so as to facilitate numerous syndicated credit facilities which have raised operating capital totaling hundreds of millions of dollars. Our clients have comprised an auto parts manufacturers, manufacturing companies, restaurant franchisees, and huge forestry and mining companies. We have assisted borrowers, within businesses as diverse as home appliances and restaurant franchising, to secure a wide range of acquisition financing by making use of sale-leaseback transactions, senior debt, and subordinated and mezzanine lending. Our Banking & Project Finance Team has particular strength in four transactional fields: project finance, asset finance, subordinated debt and mezzanine financing as well as real estate finance.

### Asset Securitization

Our team which looks after Banking & Project Finance act for borrowers and lenders within asset-based loans which require making use of receivables, inventory, leased equipment, bond obligations, and various other assets as collateral. Amongst our clients are a video game distributor, a technology company, and various other businesses with difficult needs for cross-border assurance and security. We serve borrower clients who have sales and manufacturing operations in the U.S., Canada and abroad.

Our team of litigators has accumulated many years of skill documenting the required covenants for cash management, reserves and reporting. We even represent many borrowers on asset-based loans that are made by the majority of major market lenders.

### Project Finance

Our lawyers have the expertise to handle the financing of huge projects, navigating the complexities of financial, regulatory and legal problems. These projects consist of the construction of pulp mills, power plants, mines, industrial facilities, other capital-intensive building projects and real estate developments. For such difficult structures, we offer project finance support to both lenders and borrowers. On the lender side, our experience encompasses advising about subsequent sale of a hydroelectric facility and construction financing. We even act for pension fund managers as lenders in first mortgage project financing for the construction of commercial real estate projects.

### Real Estate Finance

Because of the good working relationships our lawyers enjoy together with all major financial institutions, we have numerous years of success assisting with construction finance and commercial mortgage involving real estate acquisition and development. We advise clients about loan structures. We can negotiate and settle financing documents from both the lender's and borrower's perspectives. The handling of environmental due diligence is part of closing and documenting these financing transactions. In circumstances of default or foreclosure, our objective is to be able to help lenders maximize debt recovery by recommending about mortgage solutions and security enforcement options.

### Subordinated Debt and Mezzanine Financing

Our lawyers in Banking & Project Finance have the knowledge in order to assist the many entrepreneurial and mid-market businesses in their pursuit of financing options which occupy the market range between common equity and senior debt. Often such transactions enable our clients to bridge the gap between equity and senior debt financing to seek out acquisitions and various possibilities. With our assistance, lenders can secure the return and control they need while borrowers are allowed to obtain the funds they need 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.