

## Financial Institutions

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### RELATED PRACTICE AREAS

- Corporate

We offer our clients in the financial community a wide range of experience in the regulatory and transactional areas. Banks and other financial institutions rely on our Financial Institutions Attorneys for counsel on regulatory matters, daily banking operations, as well as personal and corporate trust matters. Our in-depth understanding of the nature of regulated industries, such as banking, enables our attorneys to analyze and advise clients on evolving and innovative banking and non-banking products, services and structures within the parameters and spirit of the federal and state regulatory framework.

In addition, McConnell Valdés represents financial institutions in structuring and documenting credit transactions of all types and amounts to both public and private borrowers. Among these are secured and unsecured credit agreements, subordinated debt financings, loan participations, letters of credit and bankers acceptances, project financings, acquisition financings, trust instruments, and loan restructuring and work-outs. Our attorneys also assist banking clients in the purchase of assets of failed institutions, and in the acquisition and sale of leasing and financing operations, portfolios of loans, leases and other assets.

In conjunction with our Bankruptcy attorneys - who regularly represent a variety of clients in bankruptcy court proceedings - our attorneys provide their lending clients with advice and assistance in all aspects of work-outs and bankruptcies. Many work-outs also involve environmental issues, lender liability, pension and tax problems, and possible collection and enforcement actions; the firm is particularly well-suited to advise its clients in these complex situations.