

Banking and Finance

In the intricate world of commercial banking and corporate finance, the one thing everyone agrees on is deals need to get done on time. Clients count on Carrington Coleman lawyers to find the right path forward every time.

Finance is the life blood for most businesses. Whether it is traditional commercial lending or private equity, Carrington Coleman has seen and done it in virtually every industry – efficiently, timely, and creatively.

Representing full spectrum of lenders and borrowers

Carrington Coleman attorneys work primarily with middle-market lenders and borrowers throughout the U.S. We handle transactions of all stripes, from relatively standard construction loans to the complex world of volumetric production payments.

Working to get the deal done

The lending world is highly competitive. It takes more than a good term sheet to get the deal done in a timely fashion. Many times it is how the financing is structured that is the key. Decades of experience and entrepreneurial creativity allow our lawyers to provide the “added value” that lenders and borrowers need. We find solutions and paths to “yes” rather than throwing up obstacles.

Efficiency: infused in everything we do

Banks and borrowers are highly sensitive to the cost and timing of transactions. We deliver cost predictability and efficiency. We understand the business goals of both sides and are adept at efficient staffing of our representations, not over-lawyering. We also believe in spending time on what’s important, not researching insignificant or irrelevant issues.

Financial services counsel that covers all the bases

Carrington Coleman provides service equivalent to any major New York law firm, but without the overhead or bureaucracy. Our corporate finance practice covers the entire capital structure from senior debt to common equity, helping clients raise money to launch and fund the growth of their businesses. We’re also well versed in the newest alternative financial services, including Fintech and DeFi, and our attorneys are experts on all applicable state and federal securities and lending laws.

Understanding the markets

It's critically important that lenders and their counsel understand the lending standards of the markets they are working in. We do. While we represent clients in all major markets, from California to New York, we have an especially deep understanding of what works in Texas.

Areas of Focus

Review of Loan Documents

How a transaction is structured can determine the loan's success or failure. We help structure deals for success for lender approval.

Commercial Banking Support

Loans from commercial banks are harder to get these days, so structuring a deal correctly helps a bank close the deal and provide the funding their borrower needs.

Real Estate Lending

Real estate developers turn to Carrington Coleman to make sure they have the funding they need at every phase of a project's development.

Construction Lending

Whether for a housing development, a shopping center, or a medical facility, construction financing is both complex and time-consuming. We help construction-related businesses and their lenders come to terms.

Asset-based Lending

Helping banks reduce the risks associated with loans is important. Determining and perfecting the proper collateral is tantamount to the lender's success.

Private Securities Offerings

Navigating the ever changing world of securities law is challenging, and noncompliance is risky in many ways. Our attorneys help businesses choosing private sources of funding to navigate their way to a successful, compliant result.

Franchise Lending Programs for Banks

We have created franchise lending programs representing commercial banks that lend to franchisees to help them acquire or establish businesses such as restaurants, daycare facilities, and others.

FinTech

“Fintech” (Financial Technology) refers to automated delivery of financial services, especially in retail banking. Our attorneys are thoroughly versed in the online banking and payment systems, as well as the various forms of cryptocurrency.

Hard Money Lending

“Hard Money Loans” are short-term loans from individuals, family offices, and private companies which take property or other assets as collateral. Carrington Coleman’s experience and creativity in these alternative loans is unsurpassed.