

## Corporate Law Prince George

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

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

### Asset Securitization

Our Banking & Project Finance Group acts for both borrowers and lenders in asset-based loans which utilize 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 companies with complicated needs for cross-border security and guarantees. We serve borrower clients who have sales and manufacturing operations in the U.S., Canada and overseas.

Our lawyers have accumulated a vast amount of experience documenting the required covenants for reserves, reporting and cash management whilst acting on behalf of borrowers on asset-based loans made by most of the major lenders in the market.

### Project Finance

Our lawyers have the expertise to handle the financing of big projects, navigating the difficulties of financial, regulatory and legal matters. These projects include the structure of pulp mills, power plants, mines, industrial facilities, real estate developments and other capital-intensive building projects. For these difficult structures, we provide project finance assistance to both borrowers and lenders. On the lender side, our skill encompasses 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 relations along with numerous financial institutions, having been successful in assisting with construction finance and commercial mortgage involving real estate development and acquisition. What's more, we advise clients about loan structures. We can settle and negotiate financing documents from both the lender's and borrower's perspectives. Dealing with environmental due diligence is part of closing and documenting such financing transactions. In situations of foreclosure or default, our goal is to help lenders maximize debt recovery by advising on mortgage remedies and security enforcement options.

### Subordinated Debt and Mezzanine Financing

Our lawyers in Banking & Project Finance have the knowledge to help the many mid-market and entrepreneurial companies in their pursuit of financing options which occupy the market range between common equity and senior debt. Normally these transactions allow our clients to bridge the gap between senior debt and equity financing to seek out acquisitions and various opportunities. With our assistance, lenders can secure the control and return they need while borrowers are enabled to acquire the capital they require for growth. As we negotiate the priorities and subordination agreements amongst the various 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.