

## Corporate Law Chilliwack

Corporate Law Chilliwack - Our Banking & Project Finance Group helps borrowers and lenders within various financing alternatives. The various loan and other commercial credit facilities we serve vary from simple letters of credit to complex multi-jurisdictional credit facilities (unsecured and secured, syndicated and non-syndicated). A number of transactions have involved public sector credit facilities.

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

### Asset Securitization

Our team that looks after Banking & Project Finance represent lenders and borrowers within asset-based loans which need utilizing receivables, inventory, leased equipment, bond obligations, and various other assets as collateral. Among our clients are a video game distributor, a technology company, and different other businesses with complicated needs for cross-border security and guarantees. We serve borrower clients who have sales and manufacturing operations within the U.S., Canada and abroad.

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

### Project Finance

Our lawyers have the skill to handle the financing of large projects, navigating the complexities of financial, regulatory and legal problems. These projects comprise the construction of pulp mills, power plants, industrial facilities, mines, real estate developments and other capital-intensive building projects. For such difficult structures, we offer project finance assistance to both borrowers and lenders. On the lender side, our experience consists of advising on construction financing and subsequent sale of a hydroelectric facility. We even represent 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 relationships along with numerous financial institutions, having been successful in helping with construction finance and commercial mortgage involving real estate development and acquisition. In addition, we advise clients about loan structures. We can settle and negotiate financing documents from both the borrower's and lender's perspectives. Dealing with environmental due diligence is part of documenting and closing these financing transactions. In situations of default or foreclosure, our goal is to be able to help lenders maximize debt recovery by suggesting about security enforcement alternatives and mortgage remedies.

### Subordinated Debt and Mezzanine Financing

Our Banking & Project Finance lawyers are skilled at assisting entrepreneurial and mid-market companies pursue options for financing that occupy the wide capital market range between senior debt and common equity. Usually these transactions enable our clients to bridge the gap between senior debt and equity financing to seek out acquisitions and different possibilities. With our assistance, lenders are able to secure the return and control they need while borrowers are enabled to acquire the resources they need for growth. As we negotiate the subordination agreements and priorities amongst the different classes of creditors, we can structure the financing package for the debentures or notes to include convertible preferred shares, equity shares, and sale-leaseback arrangements.