

Commercial Lending

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RELATED PRACTICES

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Bean, Kinney & Korman has a robust practice of providing legal services to regional and national lending institutions as well as commercial borrowers in a wide range of lending transactions.

Bean Kinney's commercial lending attorneys handle all phases of lending transactions large and small alike that involve collateral ranging from real estate to accounts receivable to equipment and everything in between. Our commercial lending team brings to deals the sophistication of large national firms (and routinely finds itself on the other side of the table of those firms) but can nimbly tailor our services to appropriately fit the size and complexity of each transaction.

Our team is familiar with and handles transactions for nearly all the locally based regional banks and several of the larger national institutions that do business in our area. This gives our attorneys comprehensive knowledge of what is "market" and puts us in a position to advocate the best and most reasonable deal terms credibly and competently for our clients, whether they be lenders or borrowers. We can and do represent clients in all phases of the commercial lending transaction process, from the drafting and negotiation of commitment letters, to performing and analyzing due diligence on borrowers and collateral, to drafting and negotiating all types of loan documents, including complex (or simple, if the nature of the transaction requires it) loan and security agreements, promissory notes, guaranty and surety agreements, subordination agreements, intercreditor agreements, and leasehold-related documents.

We handle loans that are term loans, revolving and non-revolving lines of credit, construction loans, mini-perm loans, participated loans, purchased loans, SBA loans, and loans that involve interest

rate hedging contracts, among other types of transactions. We also document loan modifications, forbearances, and workouts.

We close deals in Virginia, the District of Columbia, and Maryland that involve various types of commercial real estate ranging from mixed-use properties to office buildings, to residential complexes, and vacant land. We understand key considerations and analyze and negotiate many different issues that arise in commercial real estate transactions, including title insurance issues, zoning matters, and considerations with respect to commercial leases. We also close loans involving security interests in business assets, accounts receivable, LLC membership interests, corporate stock, securities, deposit and brokerage accounts, equipment, and tax credits, among other assets.

PUBLISHED ARTICLES

SBA Paycheck Protection Loans under the CARES Act
April 4, 2020

To Stay Clear of Stay Violations, Action May be Required
BKK Business Law Newsletter, July 2, 2015

Community Banks Step Into A New Role
Commercial Investment Real Estate magazine, June 18, 2010

Averting Foreclosure with a Deed-in-Lieu
Virginia Builder, May 1, 2009

NEWS

Kandis M. Koustenis and Dusko J. Stojkov Join Bean, Kinney & Korman
Thursday June 18, 2020

Bean, Kinney & Korman Accomplishes Closing on Financing Fit for Sport & Health Clubs
Friday July 10, 2009

SEMINARS & EVENTS

Negotiating and Drafting Secured Real Estate Finance
Transactions
Online, Thursday, November 5, 2020