

## COMMERCIAL BANKING AND LENDING

Hoge Fenton has significant expertise in counseling banks and other commercial lenders in all types of transactions.

Our lawyers represent many financial institutions in connection with loans secured by real property and/or personal property. We assist with all types of complicated commercial lending and borrowing including secured transactions, mixed collateral and guaranties, defeasance issues relating to conduit loans, and UCC Rev. Art. 9.

In addition, we have extensive experience in construction financing and its documentation. We prepare and review loan documentation for enforceability and regulatory compliance. We pride ourselves on our ability to quickly revise and transmit loan documents, thus enabling our clients to be more responsive to their borrowers. We also conduct in-house training sessions for loan officers and underwriters.

### Real Estate Finance

We have special expertise in the mortgage banking industry and the regulation of residential loans, including RESPA, ECOA, Truth in Lending Act, HMDA, the Right to Financial Privacy Act, and the Fair Credit Reporting Act. We have negotiated and documented a wide variety of commercial finance transactions for mortgage bankers, including transactions with syndicates of banks. The transactions have involved term loans, revolving lines of credit, mortgage-backed securities, and servicing rights as collateral.

### Primary Contact

- Sblend A. Sblendorio

### Related Attorneys

- John Marshall Collins
- Honorable Catharine B. Baker