

Banking & Finance

RELATED SERVICES

- Bankruptcy, Restructuring & Creditors' Rights
- Business Transactions
- Class Action Defense
- Commercial Litigation
- Cyber, Privacy & Data Security
- Privacy & Data Protection
- Professional Liability Defense
- Securities

CONTACTS

W. Kent Carter

Partner

Ari M. Charlip

Partner

OVERVIEW

GRSM provides sophisticated legal counsel to clients across all sectors of the banking and financial industry, delivering comprehensive representation across a broad range of matters.

With a focus on commercial mortgage-backed security servicing, bankruptcy and insolvency, corporate services, equipment leasing and finance, financial services litigation, real estate litigation, real estate finance, and mergers and acquisitions, our team of experienced attorneys offers comprehensive solutions tailored to meet the unique needs and challenges faced by financial institutions, businesses, and individuals.

Our national platform, consisting of offices in virtually every significant financial market in the country, coupled with our depth of industry knowledge, legal experience, and innovated strategies, allows us to help clients navigate the complex landscape of financial services law.

We serve a broad spectrum of client sectors nationwide, including:

- National banks

- Commercial and residential mortgage lenders and servicers
- Bank holding companies
- State banks
- Community banks
- Private lenders
- Credit unions
- Federally chartered savings and loan associations
- Finance and leasing companies
- Brokers
- Registered broker-dealers
- Venture capital and private equity firms

Our lawyers help leading institutions around the world navigate an uncertain and fast-changing lending, litigation and regulatory environment.

CORPORATE SERVICES

We offer a full range of corporate legal services, including entity formation, governance, compliance, and transactional support. Our team assists clients in navigating corporate governance issues, mergers, acquisitions, divestitures, and joint ventures to help them achieve their business objectives efficiently and effectively.

COMMERCIAL LENDING/FINANCE TRANSACTIONS

GRSM has represented lending institutions in every aspect of commercial lending/finance transactions.

COMMERCIAL MORTGAGE-BACKED SECURITY SERVICING

As a leading national firm specializing in the representation of master and special servicers, lenders, receivers, and other participants in CMBS transactions, GRSM has a deep understanding of the CMBS market dynamics, regulatory landscape, and industry trends. Our team offers strategic advice on defaults, enforcement actions, workouts, servicing agreements, intercreditor agreements, and regulatory compliance to protect our clients' interests in the CMBS market. With offices located in every state, GRSM offers legal services to master servicers, special servicers, lenders, and receivers nationwide and spanning across a diverse asset classes, including but not limited to office, hotels, retail, single-family residents, multifamily residences, storage units, mixed-use, industrial, and healthcare.

Our key areas of expertise include:

Workout and Restructuring: Our team helps master and special servicers navigate the intricate process of managing CMBS loan portfolios, handling loan assumptions, real estate-owned (REO) dispositions of property, loan modifications, discounted payoffs, forbearance agreements, and workouts, while addressing issues related to pooling and servicing agreements (PSAs) and investor communications. We provide strategic counsel to lenders and servicers in distressed asset situations, facilitating negotiations with borrowers, coordinating intercreditor relationships, and devising creative workout solutions to optimize recovery outcomes for our clients.

Litigation and Dispute Resolution: Our seasoned litigators have a proven track record of representing clients in CMBS-related disputes, including judicial and non-judicial foreclosures, receivership actions, enforcement actions, servicing disputes, borrower and guarantor bankruptcies, and intercreditor conflicts, both in state and federal courts and through alternative dispute resolution mechanisms.

Transactional Services and Support: We provide comprehensive legal support in CMBS transactions, including but not limited to, cash management enforcement and implementation and drafting cash management agreements, deposit account agreements, purchase and sale agreements, lease agreements, and lease modifications

Compliance and Regulatory Guidance: We stay abreast of the ever-evolving regulatory frameworks impacting the CMBS industry, offering proactive compliance strategies and risk management solutions to help our clients navigate the complexities of federal and state laws, including Dodd-Frank, TILA, RESPA, and SEC regulations.

Industry Insights and Thought Leadership: With our in-depth knowledge of the CMBS market trends, emerging issues, and best practices, we offer thought leadership through industry publications, seminars, webinars, and tailored training programs to keep our clients informed and prepared for the challenges and opportunities ahead.

Receivership Representation: GRSM is dedicated to providing comprehensive legal services tailored to the unique needs and challenges faced by receivers in the commercial real estate industry. We have a proven track record of successfully guiding receivers across all jurisdictions and asset classes through the intricate process of managing distressed properties and enforcing receivership rights, including through assistance in appointment and legal compliance, facilitating sales of distressed properties under receivership, managing the due diligence processes, negotiating and drafting sales and purchase agreements, negotiating with lenders and borrowers, and protecting the interests of receivers throughout the process.

FUND FINANCE

GRSM regularly represents lenders in the fund finance space, including diligence, documentation and closing of subscription lines of credit, NAV facilities, management company loans and other financing tools utilized in our clients' subscription-based finance businesses. GRSM has developed documentation platforms for clients and acted as outside general counsel for fund finance divisions of commercial banks. Our lawyers are well situated to handle matters in this very dynamic practice area that can demand creative and efficient solutions.

CONSUMER REGULATORY AFFAIRS & COMPLIANCE SERVICES

In today's highly regulated environment, clients need a trusted counsel to guide them through the maze of regulations and to protect them from both state and federal agencies. GRSM regularly advises clients on compliance issues.

CONSUMER CLASS ACTION LITIGATION

GRSM regularly handles the defense of consumer class actions on behalf of all types of financial institutions in both state and federal courts across the country.

FINANCIAL SERVICES LITIGATION

GRSM litigators are highly skilled in handling a wide range of financial services disputes, including regulatory matters, enforcement actions, commercial disputes, and compliance issues. We advocate for clients in state and federal courts, arbitration proceedings, and regulatory investigations to protect their interests and rights.

BANKRUPTCY, INSOLVENCY, RESTRUCTURING & CREDITORS' RIGHTS

GRSM is well-versed in guiding clients through complex bankruptcy and insolvency matters, including Chapter 7, 11, and 13 proceedings, restructuring, workouts, and creditor representation, both in and out of court. We provide strategic counsel to debtors, creditors, trustees, and other parties involved in insolvency proceedings to achieve favorable outcomes.

PRIVACY & DATA SECURITY

GRSM helps clients meet the challenges they face in maintaining and protecting customer, employee, and confidential information from unauthorized use and disclosure and helps them comply with evolving state, federal, and international laws and regulations.

REAL ESTATE FINANCE

In the realm of real estate finance, our team advises clients on property acquisitions, development projects, financing arrangements, and commercial leasing transactions. GRSM assists lenders, borrowers, developers, investors, and other stakeholders in navigating the complexities of real estate finance to achieve successful outcomes.

RESIDENTIAL & COMMERCIAL FORECLOSURES

GRSM routinely handles residential and commercial foreclosure, including foreclosing on UCC interests on a national level.

EQUIPMENT LEASING & FINANCE

GRSM regularly represents financial institutions in the management of their commercial leasing portfolio including protecting their interest in bankruptcy and receivership proceedings and handling their litigation needs. With extensive experience in equipment leasing and finance transactions, we advise clients on structuring, negotiating, and documenting lease agreements, financing arrangements, and related transactions. We assist lessors, lessees, lenders, and other stakeholders in managing risks and maximizing opportunities in equipment leasing and finance deals.

MERGERS & ACQUISITIONS

Our attorneys have substantial experience in handling mergers, acquisitions, and other strategic transactions in the financial services industry. We provide comprehensive legal support throughout the deal lifecycle, from due diligence and negotiation to post-closing integration, to help clients execute successful mergers and acquisitions.