

## Lender Services

All lenders. All loans. All day.

We have an extraordinary team of lawyers and paralegals who, every day, help lenders document and close loans, modify terms, solve problems, and develop and fine-tune their documents and procedures in order to work smarter.

**We work for all kinds of lenders**—federal and state regulated banks, savings and loans, lending subsidiaries of big corporations, and private investment funds.

**We close all kinds of loans**—commercial real estate loans, construction loans, homebuilder loans, business loans, revolving lines of credit, interest rate swaps, tax-exempt financings, syndicated loans, and participated loans.

**We deal with all kinds of collateral**—retail centers, office buildings, apartment complexes, healthcare facilities, senior living communities, vacant land, condominiums, subdivisions, 1031 exchange property, affordable housing, vessels, personal property assets including equipment, machinery, inventory, accounts receivable, securities, and agricultural collateral.

### Loan Documentation

We excel at loan document design. Loan documents don't have to be overwhelming to your borrower, or full of archaic legal-speak. The document sets we create are usually shorter and simpler than what you have been using. They are specifically designed to custom fit your lending program and to help you achieve the highest attainable levels of efficiency and transparency.

### Title Review

We know title. We know the exceptions, we know the endorsements, and we know the issues. Our attorneys not only review title documents and negotiate title coverage, but will keep you up-to-date on trends and changes in the title industry that affect your business practices.

### Closing

We close loans on time. Our attorneys, paralegals, and staff understand that meeting deadlines with minimal stress is essential for you and your customers. We can assist with any or all aspects of closing to make your job easier—managing due diligence materials, maintaining closing checklists, preparing escrow instructions, and

assembling closing documents.

## Tax-Advantaged Financing

We have represented lenders in a wide variety of tax-exempt bond and tax credit financings. Our dedicated team of public finance professionals have helped our lender clients structure and close tax- advantaged financings with virtually all types of governmental entities and 501(c)(3) organizations, including tax-exempt governmental bonds, tax-exempt 501(c)(3) bonds and transactions utilizing New Market Tax Credits and low-income housing credits.

## Participations and Syndications

We have prepared hundreds of loan participation agreements for a variety of lenders and under many different arrangements, including “club loan” or syndicated formats. We also represent non-regulated clients that operate as private investment funds, with outside investment from financial institutions, pension plans, overseas companies, and private investors.

## Loan Workouts

We are workout aficionados. We have assisted our lender clients in many complicated workout arrangements involving forbearance arrangements, additional advances under “new money” terms, earn-up provisions, layered debt and equity payment priorities, deeds in lieu of foreclosure, and supervision or receivership of troubled assets.

## Lender Liability

We handle the full range of claims under which lender liability theories can be asserted, including breach of contract, breach of covenant of good faith and fair dealing, negligent or fraudulent misrepresentation, unjust enrichment, wrongful foreclosure, and violation of the Consumer Protection Act. We also represent financial institutions and individuals in securities litigation, arbitration, and regulatory matters.

## We're all over the Western map.

We work in downtown Seattle, but we assist our clients in closing loans throughout the West and beyond. Many of our lender clients operate regionally or nationally. States in which we routinely handle deals include: Washington, Oregon, California, Idaho, Arizona, Nevada, Utah and Colorado. We have assembled resources about the laws in each of these states, and we periodically consult with local counsel when needed.

We're connected to major business centers worldwide.

Big law firms have small branch offices in major cities. Our firm has something better. We are a member of a select network of high-quality law firms known as [Meritas](#). Only one law firm from each major metropolitan area is invited to join Meritas, and in Seattle, we are that one firm.

If we have a question about the laws of a particular state or country, for instance, we can call our Meritas affiliate and quickly get an explanation and advice from experienced and highly-regarded lawyers in that state or country. For questions that can be dealt with quickly, there is not even a charge. When more extensive work is needed, or when it might be necessary to become involved in a matter or lawsuit in another state or country, we generally involve our Meritas affiliate. The decision to refer a matter to one of our Meritas affiliates is made solely on the basis of whether the client's interests would be best served by involving a locally-based firm. Our firm does not receive any fee for making a referral. Our Meritas affiliation gives us a substantial advantage in the assistance we provide our clients.

### We work differently.

Among law firms, there is a qualitative difference in the way we assist clients who are in the business of making and administering loans:

1. We support the relationship between you and your borrower.
2. We never lose sight of your program, your major business terms, and your procedures in originating, closing and administering your loans.
3. We respond promptly.
4. We listen; we ask questions; we learn what is important to you.
5. We offer solutions.
6. We are fun to work with.

HCMP's Banking and Finance law practice is also consistently ranked a top metropolitan Seattle practice by [U.S. News-Best Lawyers® Best Law Firms](#).