Financial Services



OVERVIEW

Banks and other financial institutions rely on outside counsel to provide innovative solutions that help lending and financial services customers achieve their goals. Modrall Sperling's financial services lawyers have a long and proud tradition of serving the multi-faceted needs of our clients. Lenders coming to New Mexico often need assistance with regulatory compliance requirements, and when lenders are making loans to Native American tribes and their enterprises, our lawyers assist in navigating multi-jurisdictional complexities. Additionally, the firm has experience working with Native American tribes and projects developed on Indian lands, including the Moapa Solar Development project in Las Vegas, Nevada, and the largest Starbucks in New Mexico at the Indian Pueblo Cultural Center, locally owned and operated by New Mexico's 19 pueblos.

Banking

Our lawyers represent numerous local, regional and national financial institutions as outside counsel in real estate and asset based secured transactions, public finance, regulatory and consumer compliance matters, corporate trusts, workouts, foreclosures and bankruptcies. We also bring solution-oriented experience and practical insights to commercial finance transactions. Our responsive and cost-effective service adds value in the course of meeting the goals and business objectives of clients and their customers. Modrall Sperling has a better understanding of the business needs of banks, one of the firm's attorneys served as in-house counsel at the largest bank holding company in New Mexico.

Bankruptcy and Creditors' Rights

Modrall Sperling lawyers represent banks and other lenders, creditors' committees, and trustees in all types of bankruptcy planning, case evaluation, negotiation, and litigation. Our lawyers strive to provide early and accurate evaluation of the situation, to identify the most efficient path to an early and advantageous resolution, and to vigorously protect the interests of our clients. Our attorneys are able to assist with document workouts.

Interdisciplinary Approach

Drawing on our related experience in public finance, real estate, corporate, business and finance, taxation, environmental law, oil and gas, renewable energy, and natural resources, as well as our work with a multitude of industries served by our firm as a whole, we are adept at handling all facets of the opportunities and challenges faced by banks and other financial institutions.

EXPERIENCE

Our financial services attorneys have a wealth of experience serving banks, bank holding companies, other institutional lenders, businesses and individuals as lenders and borrowers. We have served clients in a wide range of matters, including:

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- Negotiation and documentation of complex financing transactions involving hotels, multifamily communities, senior housing and continuing care facilities, renewable energy facilities, oil and gas assets and business acquisitions
- Real estate and other asset based loans
- Construction financing
- Agricultural financing
- Taxable and tax exempt bond financing, including industrial revenue bond financing
- Renewable energy project financing
- Financing and real estate development in Indian Country
- Secured and unsecured working capital loans
- Negotiation, documentation and interpretation of commercial and standby letters of credit
- Loan modifications and workouts
- Foreclosures, collections and bankruptcies
- Formation of bank holding companies, banks and branches
- Acquisition of banks and branches
- Documentation of deposit relationships
- Loan workout negotiations and documentation
- Trust agreements and related documents
- Trustee counsel and counsel for private banking customers
- Environmental considerations in lending and real estate transactions
- Regulatory compliance
- Fair Debt Collection Act issues
- Unfair Trade Practices Act issues
- Litigation in federal, state, bankruptcy and tribal courts
- Alternative dispute resolution methods

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Bayard Roberts IV

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Bankruptcy and Creditors' Rights
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- Banking and Lending
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Real Estate
Taxation