

Service that matters.

Maslon's Financial Services Group represents banks and other lenders in structuring and documenting debt-based transactions, including secured senior bank debt, second lien loans, asset-based loans, mezzanine loans and subordinated debt issuances. Our broad experience includes notable industry expertise relating to contractors, printing, agribusiness, manufacturing, commodities, renewable energy and Indian gaming. An equal part of our practice is devoted to creditor rights following default, insolvency or bankruptcy, and we regularly appear in Chapter 11 cases nationwide.

We have extensive experience representing indenture trustees, agents and other fiduciaries in connection with defaulted corporate notes, structured financing obligations and municipal bonds. We also have substantial experience regarding the Trust Indenture Act and regularly review the legal aspects of insolvencies and Chapter 11 cases on behalf of distressed debt investors.

We're here to help
when it matters most.

Experience you can trust.

With fifty years in practice and more than eighty attorneys, Maslon's collective experience translates directly into client success. We efficiently staff matters with smart, hard-driving attorneys with a singular mission: to help our clients achieve their most ambitious business goals. As a result, we are recognized as a top-tier commercial law firm among the legal and business communities in the following areas of practice:

- **Financial Services**
- **Real Estate**
- Business and Securities
- Commercial Litigation
- Estate Planning
- Labor and Employment

We believe that an environment of teamwork and collaboration, both within and across practice areas, enables us to capitalize on our diverse individual strengths to offer clients the most effective strategies and sound advice.



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Real Estate Loan Workouts

POSITIONING CLIENTS
FOR SUCCESS AT EVERY
STAGE



MASLON
WHEN IT MATTERS MOST.

The representation you need.

Our Real Estate Loan Workout Team will:

- Advise on critical initial action steps to strengthen the lender's legal rights and avoid defenses.
- Use strategies to maximize lender recoveries and shorten redemption periods, including deeds in lieu of foreclosure, voluntary foreclosures and traditional foreclosure methods.
- Identify and work to minimize the impact of mechanics' liens, tax liens and other statutory and priming liens on lender recoveries.
- Employ receiverships to preserve both real estate and non-real estate collateral and to minimize lender risks.
- Provide counsel on bankruptcy matters including implementation of structures to avoid bankruptcy risks and losses.
- Pursue guarantors and other secondary repayment sources in an efficient and effective manner.

An Interdisciplinary Real Estate Loan Workout Team.



Joe Alexander has over 25 years of experience representing both lenders and debtors in numerous real estate workout and bankruptcy matters, as well as other industries. Because of his background as a certified public accountant, he provides a quantitative approach to the distressed real estate area.
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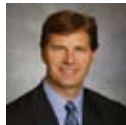
Charlie Bans uses his wealth of experience representing both lenders and borrowers in all aspects of all types of real estate and financial transactions, including real estate loan workouts.
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Clark Whitmore has extensive experience protecting all types of secured creditors' interests in loan workouts and bankruptcies, including defaulted real estate loans.
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Virginia Bell frequently represents lenders in court and has successfully defended a variety of lender liability claims at both the trial and appellate court levels. Ginny also handles other types of real estate cases, including leasing, financing, land use and development disputes.
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Brian Klein has substantial expertise representing banks, insurance companies and other lenders and investors in commercial real estate financing transactions, including deep experience in real estate loan workouts, foreclosures and bankruptcy representation. He has successfully assisted lenders in the foreclosure and resale of land development, retail, office, renewable energy and other commercial real estate projects.
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Penny Heaberlin combines her extensive real estate lending expertise with significant experience in representing creditors in troubled loan restructuring, workouts and bankruptcy matters.
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Karen Bjorkman has extensive experience in all areas of commercial lending and real estate finance, including restructuring, workouts and foreclosure. She effectively guides lenders and other investors in restructuring existing loans, foreclosures and alternatives to foreclosure, and resale of commercial real estate.
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Amy Swedberg represents financial institutions dealing with distressed commercial real estate debt and other collection and workout issues. She has experience in state court receivership and foreclosure proceedings, as well as Chapter 11 and 7 bankruptcy proceedings. She has presented seminars on numerous bankruptcy topics, including the rights of mortgagees and landlords in single asset real estate cases and tenant bankruptcies.
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Jason Lien has successfully represented lenders in foreclosure, receivership and mechanics' lien proceedings as a member of Maslon's real estate litigation and construction law groups.
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