



MARK A. KLOS

Partner
Hiring Partner

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OVERVIEW

Mark Klos focuses his practice primarily on representing creditors in documenting and negotiating loan transactions, out-of-court loan restructurings, and workouts. He counsels clients on a variety of issues, including general commercial lending, asset based lending, real estate term and construction financing, and syndicated loan structures. Mark also represents clients in workouts and foreclosures of real estate and under Article 9 of the Uniform Commercial Code.

Mark received his law degree, *summa cum laude*, as a member of the inaugural class of the University of St. Thomas School of Law. While in law school, Mark was a senior editor of the *University of St. Thomas Law Journal*. He received a B.S. in accounting from Marquette University in 1994. Prior to becoming an attorney, Mark enjoyed a successful career as a commercial lender with Wells Fargo Bank in the areas of asset based and SBA lending.

SELECTED EXPERIENCE

- Represents a national bank in \$80 million secured revolving facility to national distributor.
- Represents a national bank as agent in \$65 million secured syndicated revolving and term loan facilities to paving contractor.
- Represents a regional bank in \$45 million secured revolving and term loan facilities to a public utility company.
- Represents a national bank in connection with a \$37 million revolving facility for acquisitions to a manufacturer.
- Represents a community bank in connection with a forbearance of rights and remedies and workout of various credit facilities.
- Represents a national bank in restructuring a \$15 million residential development loan to a developer.
- Represents a national bank in out of court restructure of a portfolio of residential and commercial real estate loans a developer.

AREAS OF PRACTICE

Financial Services

- Commercial Loan Documentation
- Corporate Trust Representation
- Loan Workouts, Creditor Remedies & Bankruptcy Representation

Real Estate

- Real Estate Financing

BAR ADMISSIONS

Minnesota, 2004

EDUCATION

University of St. Thomas School of Law
J.D., *summa cum laude*, 2004

Marquette University

B.S., 1994

Accounting

- Represents a national asset based lender in revolving and term loan credit facilities with a variety of Midwestern manufacturers and distributors.
- Provides local counsel to borrowers and lenders in a variety of financings including providing local counsel opinions for financing transactions.
- Represented an Indenture Trustee in cross-border bankruptcy and reorganization of a multinational forest products company.
- Represents restaurant chain in \$65 million credit facility with national lender.
- Represents financial services business in \$300 million credit facility for asset acquisition.

LEADERSHIP & COMMUNITY

- University of St. Thomas School of Law: Board Member 2005-present; Executive Committee 2016-present
- Northern Star Council, Boy Scouts of America: President's Cabinet; Eagle Scout Committee
- Boy Scouts of America Troop 424 (Excelsior): Assistant Scoutmaster; Treasurer; Committee Member
- Turnaround Management Association - Minnesota Chapter
- Minnesota State Bar Association
- Hennepin County Bar Association
- St. Therese Catholic Church: Finance Council, Chair 2014-2016

SELECTED HONORS

- **Selected for inclusion in *The Best Lawyers in America*®, 2025-2026**

SELECTED PRESENTATIONS

- "State of the Credit Markets," panelist, Maslon's Inaugural Banking Forum, 2025