

FINANCE

Transactional matters and representative work undertaken include all facets of real estate-based lending (land and existing commercial facility based acquisition financing, construction financing and permanent loans and other mortgage based financing), securitized lending and structured finance, asset based loans, and cash-flow based lending, equipment financing, venture capital financing, loan participations and syndications, intercreditor agreements, letter of credit and banker's acceptance facilities, and credit enhancement facilities for, among other matters, taxable and tax-exempt bond financing for borrowers and credit enhancing lenders. In addition, Devine Millimet is one of the few New Hampshire-based firms recognized as bond counsel and regularly representing institutions in connection with the issuance of bonds.

Commercial Finance

Devine Millimet lawyers have represented clients in virtually all facets of commercial lending transactions, including loans secured by collateral such as aircraft, yachts, machinery and equipment, accounts receivable, inventory, securities and various types of contracts and other collateral. We typically participate in the structuring, drafting of documentation, negotiation and closing of commercial and other credit based transactions for a diverse variety of industries with manufacturers, distributors, retailers and service providers. Our practice areas include: asset based loans, interest rate swaps, tax-exempt financing, mezzanine and subordinate loans, highly leveraged loans, including buy-out type financing, letters of credit, commercial mortgage based financing, and standard loan forms. We represent both lenders and borrowers in various commercial loans for a large number of small- to middle-market sized companies, leveraged buy-out financing and large syndicated credit transactions to investment-grade corporations.

Real Estate Based Financing

Devine Millimet has represented borrowers, commercial lending institutions and private financiers in the financing of existing buildings and facilities and construction based lending for the following types of facilities: office buildings, industrial and manufacturing facilities, hospitality based facilities, retail properties, multi-family residential dwelling unit properties, and nursing home and other healthcare based facilities. We have represented multiple clients with respect to construction and permanent financing, purchase money loans, foreclosures and resales of all types of properties (commercial, industrial and multi-family residential dwelling unit properties), as well as seller based financing arrangements. The size of the transactions range from several hundred thousand dollars to multi-million-dollar transactions.

Camille Holton Di Croce

CHAIR

Finance

T 603.695.8533

Recognized Bond Counsel

Our lawyers regularly represent institutions in connection with the issuance of their bonds. We are one of the few New Hampshire-based law firms recognized as bond counsel. We represent various public entities, such as municipalities and school districts, in the issuance of tax-exempt bond obligations and taxable bond obligations. Additionally, we have represented a number of institutions, such as hospitals and colleges, in raising funds through a public or private issuance of bonds. We also have acted as counsel to underwriters with respect to various state bond issues and to lenders issuing credit enhancements.

Venture Capital and Private Equity

Devine Millimet's venture capital and private equity practice represents numerous early-stage funds and Angel groups, private equity investors, and venture backed businesses. Depending upon whether we are representing the fund, the private investors or the company, we provide advice in formulating the appropriate terms and conditions of private equity investments. Our practice involves representation on all types of financing from early or seed stage investments through further additional rounds.