

Banking & Financial Services

Financing issues underlie most commercial activity. Businesses must borrow to finance expansion and acquisitions, or to ease cash flow. Banks and other lenders must negotiate loan terms that protect their interests.

Torkin Manes' Banking & Financial Services Group provides comprehensive legal services to a wide spectrum of lenders and borrowers. We represent many types of lender, including Schedule I and Schedule II chartered banks, U.S. banks, asset-based lenders, mezzanine and subordinated lenders, and private lenders. We represent borrowers in most sectors of the economy, including real estate development, technology, pulp and paper, mining, manufacturing, pharmaceutical, distribution, entertainment, construction, importers, exporters and foreign companies investing or establishing a presence in Canada.

Our lawyers have lengthy experience in a broad range of legal services for borrowers and lenders, including corporate finance, regulatory and governance issues, and general banking matters. As befits a law firm that prides itself on understanding its clients' businesses and providing practical advice that helps clients reach their objectives, our Banking & Financial Services Group ensures that our clients' financing arrangements are completed efficiently and cost-effectively. Our clients know they can reach us whenever they need to—and that the lawyer they will be dealing with is the lawyer taking responsibility for the work. We pride ourselves on explaining complex technical issues clearly and concisely so that our clients understand their options.

Because we serve both borrowers and lenders, each side benefits from our knowledge of the other. We understand how banks and other lenders make decisions. We have solid, long-standing working relationships with lenders and can negotiate effectively with them on our clients' behalf, no matter what the size or type of loan.

Some of our many services include:

- Asset-based lending
- Cross-border loans
- Equipment leasing/financing
- Factoring
- Mezzanine and subordinated debt
- Real estate finance
- Secured transactions
- Venture capital financings

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