



Banking

## Seasoned guidance.

Coughlin Midlige & Garland is pleased to offer its banking clients seasoned guidance in bringing their commercial lending transactions to a close. With years of experience in business loan transactions, we pride ourselves on recognizing, addressing, and working with the details and fine points of the simple to the most complex and sophisticated financing transactions.

The Banking Practice Group brings a breadth of experience in the transactional area to supplement its twenty years of collective experience in the banking arena. The Group's corporate and real estate expertise, as well as its experience in handling diverse transactional matters, allows our attorneys to offer skilled guidance in the lending area including, but not limited to, asset-based lending, the financing of stock and asset acquisitions, and construction financing. In the area of real estate-based financing, the group brings a unique combination of experience, including but not limited to, experience in condominium law and in creating condominiums and shepherding them through the approval process with the New Jersey Department of Community Affairs, as well as in the land use approval process, in which the group has represented numerous clients in their approval applications.

Some of our attorneys have been representing commercial and banking clients for more than twenty years. They bring the unique perspective of having served for many years as in-house counsel to several commercial banks, where they have structured and negotiated loan agreements, participations, leasing transactions, loan workouts, and asset recoveries. In addition, they are experienced in a wide variety of consumer finance transactions and bank regulatory issues.

At Coughlin Midlige & Garland, we believe in an integrated approach to servicing our clients' needs. As a full-service law firm, we are able to call upon the expertise of other attorneys in the firm, including our experienced environmental and tax attorneys, as necessary.

Coughlin Midlige & Garland offers a personalized approach that is practical, responsive, and client-oriented. With an experienced paralegal staff assisting our skilled attorneys, we are able to offer the finest quality legal services in a cost-effective manner.