



## Commercial Financing & Lending

Commercial lenders and borrowers require comprehensive legal counsel that supports their financial and business goals. Masuda Funai knows the law, financing and the impact lending, borrowing and capital can have on a business. We navigate our clients through and beyond the complexities of a wide array of commercial lending transactions, ably guiding clients through every phase of the financing process by designing creative and practical solutions that parallel each client's specific commercial objectives.

Our firm represents lenders and borrowers alike in structuring, negotiating and documenting asset-based and cash flow secured and unsecured loan transactions. We counsel domestic and foreign-owned businesses of all types and sizes on both the lender and borrower side regarding borrowing and other capital raising activities. We work closely with each client to ensure an understanding of the risks and rewards of even the most complicated financing arrangements, including loan syndications, letters of credit, industrial revenue bonds, leveraged lease transactions and asset securitization programs.

Our commercial financing experience includes loan transaction structuring, loan covenant compliance, intercreditor arrangements, priority matters, regulatory compliance, loan agreement preparation, security documentation and the perfection of security interests. We remain well-versed in the ever-evolving lending standards that impact financing transactions. We know, from first-hand experience, that financing options can be as diverse and unique as the companies that rely upon capital to grow. We offer a veteran perspective and proven ability to negotiate, document and close even the most complex loans.