

Banking & Finance

Understanding the Needs of Lenders and Borrowers

Lapointe Rosenstein has over the years been involved in a multitude of banking and financing transactions for both lenders and borrowers of all sizes and in all industries. Our keen understanding of the requirements of both creditors and debtors enables us to handle the most complex deals efficiently. Our group has expertise in a variety of areas, ranging from cross-border syndicated loan transactions to traditional debt and equity financing, both secured and unsecured. In addition, members of our group have vast experience in restructuring and insolvency matters and act on behalf of our diverse client base in the recovery and sale of assets.

A Diverse Clientele

We represent a diverse group of national and international clients who provide credit, including, Canadian chartered banks, merchant banks involved in asset-based lending, leasing companies and trust and insurance companies. On the borrower's side, our clients include, companies involved in information technology, biotechnology, energy, as well as manufacturing and real estate. Our expertise in these areas is an asset when taking or granting security on intangible property or hydro-electric facilities. On a day-to-day basis, we are called upon to act in areas including, operating lines of credit, acquisition financing and project lending.

We also act as agents for numerous law firms outside of Quebec and advise them on issues regarding private international law and the particularities of Quebec law with regard to the granting of security on assets situated in the Province of Quebec. Our group includes experienced notaries who facilitate the closing of real estate and other transactions. In addition, our notaries are available to sign all documents which are required by law to be executed before a notary.



Dedicated to Excellence

- Expertise representing both creditors and debtors
- Diverse clientele in Canada and abroad
- Understanding of complex financing and insolvency transactions
- Multidisciplinary group comprising experienced lawyers and notaries
- Quick turnaround of quality documents

Our Expertise extends to:

- Structuring debt and equity financing transactions
- Drafting and negotiating credit agreements and inter-creditor agreements
- Drafting and negotiating security documentation
- Business turnaround, reorganization, and insolvency
- Collection and realizing on security
- Litigation, banking law and financial products

Restructuring, Recovery and Insolvency

Members of our group who are involved in restructuring, recovery and insolvency work closely with our clients, including trustees in bankruptcy, banks and other financial institutions, and provide expert advice to both creditors and debtors. Our group, which includes litigators, reacts quickly when realizing on assets of insolvent debtors and work in conjunction with lenders, borrowers and trustees to develop innovative restructuring plans, including work-outs.

Team Approach

Our group consults and meets regularly with other members of our firm with expertise in taxation, intellectual property, energy and technology in order to provide our banking and finance group with the necessary support to handle industry specific transactions in the most efficient manner. Our clients expect quick turn-around of documents and our team approach, together with our experience, enables us to deliver these services in a timely and cost-efficient way. We take a practical approach, based on having represented clients on both sides of a transaction, in order to define key issues, overcome obstacles and develop solutions.

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Staying One Step Ahead: Our vertically integrated Sector Teams address the highly specialized needs of the corporate finance and securities, venture capital, life sciences, licensing and technology, energy, franchising and real estate sectors.

