

Banking and Finance

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Experience is powerful. It's the key to finding solutions, driving efficiencies, fueling innovation and building trust. At Mitchell Williams, our experience is why we are recognized as an established leader in the Arkansas banking and finance industry. Our team handled the first conversion of an Arkansas federally-chartered savings and loan association into a national bank and completed the first acquisition of an Arkansas bank holding company under the Arkansas Regional Reciprocal Banking Act.

Our banking and finance team of attorneys provides strategic counsel to a wide range of lending institutions ranging in asset size from several million dollars to multi-billion dollar entities. We assist banks, commercial finance companies, leasing companies, merchant finance, private equity and venture capital firms, and other private and public lending institutions on the full spectrum of loan transactions. Whether it's day-to-day corporate operations or structuring and closing complex loan transactions, we provide innovative service and innovative solutions that meet our clients' overall business objectives.

Our experience also allows us to understand the borrower's business and provide thoughtful, strategic advice including the appropriate loan structure to help mitigate any unnecessary risk. We have specialized knowledge of HUD, Fannie Mae, and Freddie Mac lending as well as tax increment financing (TIFs), affordable housing, industrial revenue bonds, tax abatements and zoning.

We regularly assist clients with of commercial credit transactions including:

- Syndicated bank credits
- Asset-based lending transactions
- Real estate lending and REITs
- Letters of credit and other credit enhancement transactions
- Agribusiness lending
- Debtor-in-possession financing
- Asset securitizations