Miller & Martin's Commercial Finance team spans between the firm's Corporate and Commercial Departments, providing commercial finance support to borrowers and lenders in a variety of transaction types, such as acquisition financing, asset-based lending, real estate loans and project financing, whether secured or unsecured and covering a myriad of collateral types.

To effectively represent our lender and borrower clients in a broad range of transactions, our Commercial Finance team members come from diverse backgrounds covering regulatory, securities, real estate and mergers & acquisitions. Our team works closely with other groups within the firm as necessary, such as Healthcare, Intellectual Property, Tax and Real Estate.

Our lending clients include banks, insurance companies, private equity funds, mezzanine lenders and other non-institutional lenders. We also represent borrowers and issuers when they obtain capital under similar transaction contexts.

Many of our team members are also members of the firm's Bankruptcy & Creditors' Rights Group, representing creditors, debtors and trustees in pre-bankruptcy restructurings and workouts and also in post-bankruptcy debtor-in-possession financings and other aspects of Chapter 11 proceedings.

SELECTED EXPERIENCE

Experience in Representing National Banking Institutions

- $16.5 million loan secured with aircraft.
- $25 million revolving asset based loan to an equipment leasing company.
- $10 million revolving asset based loan to renewable energy company.
- $40 million revolving asset based loan to domestic subsidiary of Italian agriculture company.
- Lender participation in a $400 million syndicated, securitized receivables credit facility.
- $5 million revolving asset based loan to environmental services affiliates.

Experience in Representing Regional Banks

- $25 million revolving asset-based loan to banking sector acquisition and management company.
- $3.5 million personal loans secured with pledges of interests in stock and limited liability company interests.
- $2.5 million loan to semi-professional baseball team secured with pledges of membership interests.

Experience in Representing Borrowers

- Represented publicly traded rental company in syndicated, revolving asset-based loan of $40 million from a national bank.
- Represented specialty e-tailer in a $40 million securitized receivables credit facility and a $50 million syndicated, revolving asset based loan from two national banks.
- Represented publicly traded company based in Australia in obtaining $63.5 million loan to partially finance a U.S. acquisition.
- Represented international beverage distribution company with respect to Georgia law and legal opinion matters for non-asset based commercial facilities originated in several countries and ranging in size up to a $2.5 billion syndicated, multi-currency line of credit.
- Represented borrower in $8.7 million aggregate credit facility; aggregating secured primarily with road construction equipment.
- Represented borrower in $7.5 million credit facility to domestic subsidiary of Italian manufacturer including guidance line equipment loan.
- Represented European software and IT services provider as borrower in several multi-million dollar loans with respect to the U.S. collateral of its domestic operating companies securing such loans.
- Represented borrowers in ISDA Currency Swap agreements.

Experience in Representing Mezzanine Lenders

- $3.1 million mezzanine loan to, and warrant interest in, an outsourcing, management consulting and staffing company for acquisition financing.
- $4.5 million mezzanine loan to, and warrant interest in, a restaurant group in order to provide funds for expansion.
- $7 million mezzanine loan to, and warrant interest in, a health and wellness social media platform for working capital and growth capital.
- $2 million mezzanine loan to, and warrant interest in, a human resources training company for working capital and growth capital.
- $4.5 million mezzanine loan to an energy equipment, services and solutions provider for working capital and growth capital.

Experience in Real Estate Transactions

- $94.4 million construction loan for major office tower in Buckhead (Atlanta), Georgia.
- $33 million loan for medical office buildings in Alpharetta, Georgia.
- $28.5 million acquisition/development loan for retail development in Snellville, Georgia.
- $16.1 million loan secured by 11 warehouse facilities in metro Atlanta, Georgia.
- $6 million loan for development of a senior living facility in Anderson, South Carolina.
- $4 million loan for joint public/private retail/office/parking deck in Athens, Georgia.
- $10 million credit line for acquisition and rehab of pool of single family REO properties in metro Atlanta, Georgia.
- $21.5 million line of credit for the acquisition of un-anchored retail centers in the southeastern United States.
- $11 million construction loan for development of retail center anchored by Whole Foods supermarket in Savannah, Georgia.
- $12 million loan for acquisition of yacht in Ft. Lauderdale, Florida.
- Multiple permanent financing loans throughout the country for national life insurance company ranging in amounts from $1 million to $13 million secured by retail, industrial, office, apartment and mixed use properties.

RELATED PRACTICES

- Bankruptcy & Creditors' Rights
- Bonds & Tax Incentives
- Commercial
- Corporate Finance
- Emerging Business
- Financial Services
- Healthcare
- Mergers & Acquisitions and Private Equity
- Real Estate
- Securities

RELATED ATTORNEYS

Bobby Dann
CO-CHAIR
Of Counsel
423.785.8280 | Email

Tim Silvis
CO-CHAIR
Member
404.962.6414 | Email

Kane Shepherd

Evan Sharber

Luke Smith

Nathan Cates

Jason S. McCarter

Alan Madison

Laura Ketcham

Clif Henry

Tom Hayslett

Jim Haley

Alison Boyer