

Banking & Finance

Delivering a Wide Range of Cost-Effective Services to Financial Institutions

Our attorneys are experienced in providing cost-effective services to financial institutions and business entities in the Central Pennsylvania region. We provide counsel in general banking matters, commercial litigation and commercial and residential finance and development work. Our law firm has worked closely with financial institutions to finance the development of numerous projects in the Central Pennsylvania region.

Valuable Assistance Throughout the Lending Process

From due diligence and drafting loan documents, to conducting title searches, we assist financial institutions in planning throughout the lending process. Our attorneys work closely with Commercial Loan Officers and, where appropriate, in-house counsel to ensure a lender's interests are protected. We understand the importance of a lender's relationship with its customer and bear this in mind while maximizing the lender's security interest in the assets of the borrower in order to protect the financial institution in the event of default.

Providing Assistance Beyond the Loan Closing

We also assist financial institutions with creditors' rights, including loan restructuring, workouts, foreclosures, collections, bankruptcies and repossessions. In addition, we negotiate and draft forbearance agreements to settle disputes with borrowers. Our experienced attorneys provide efficient and effective legal service throughout the lending process to protect our client's business and legal interests.

Recent Updates & Recommended Articles from the Lancaster Law Blog:

Trends in the Banking Industry

It was my pleasure to attend the recent Lancaster Chamber of Commerce and Industry presentation of the "Changing Nature of Banking in Central PA." The presenters were Brian Bisignani of Post & Schell and Dave Hornberger and Andria Linn of Orrstown Bank.

A Perfect Storm: Why are Rate-Swaps or Commercial Loan Hedging Arrangements on the Rise?

I regularly work with both lenders and commercial borrowers. In the last 12 months, I have noticed that interest rate swaps are becoming a part of more and more financing arrangements. While I am not an economist, there are a handful of reasons why including swaps or derivatives in a financing arrangement should be part of more conversations between banks and commercial borrowers.

Attorneys

- Craig V. Russell
- Jon M. Gruber
- Aaron S. Marines

Range of Services

- Loan Documentation
 - Loan Agreements
 - Acquisition and/or Construction Loan Agreements
 - Notes
 - Mortgages
 - Assignments of Leases and Rents
 - Landlord's Consents
 - Affidavits of Business Loan
 - Disclosures for Confession of Judgment and Execution
 - Guaranty and Suretyship Agreements
 - Stock Pledge Agreements
 - Security Agreements
 - UCC Financing Statements
 - Authorizing Resolutions
 - Subordination and Intercreditor Agreements

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- Due Diligence
- Restructuring and Workouts
 - Loan Modification Agreements
 - Note Modification Agreements
- Title Searches and Title Insurance
- Enforcing Lender's Security Interests
 - Litigation
 - Foreclosures
 - Repossession
 - Replevin
 - Collections
 - Forbearance Agreements
 - Confessions of Judgment
- Participation Agreements

Related Services

- Business Law
- Estate & Trust Administration