

SENIOR DEPARTMENT MEMBERS

The Financial Services, Banking & Bankruptcy Department at Ruskin Moscou Faltischek implements a multidisciplinary, team-based approach to each of our matters, leveraging the appropriate expertise to provide legal and practical solutions to our clients.

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For more than 40 years, Ruskin Moscou Faltischek, headquartered in Uniondale, has built a reputation as one of the region's leading providers of innovative legal services. Its attorneys are practical, experienced advocates who measure their success by their clients' success. Cornerstone groups in all major practice areas of the law are represented at the firm, including corporate & securities, financial services, commercial litigation, intellectual property, health care, real estate, employment and trusts & estates. Clients include large and mid-sized corporations, privately held businesses, institutions and individuals.



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FINANCIAL SERVICES, BANKING & BANKRUPTCY DEPARTMENT

- ▶ *Complete Focus on Financial Industry*
- ▶ *Skilled Reorganization and Restructuring Professionals*
- ▶ *Legal and Business Solutions*



OVERVIEW

Navigating today's financial landscape requires skill and precision. Ruskin Moscou Faltischek's Financial Services, Banking & Bankruptcy professionals offer invaluable counseling in all areas of financial services, which is essential as the economic climate and needs of the business community continue to evolve. Through its vast experience in traditional and non-traditional banking and bank-related issues, secured lending, real estate finance, workouts, restructuring and bankruptcy, our attorneys create and maximize opportunities for our clients while protecting their interests.

RMF professionals are also entrepreneurial, and analyze each situation from both a legal and practical perspective. This approach ensures that our clients make sound business decisions, while achieving the best possible legal outcomes.

When insightful, solutions-focused legal counsel is a must, major commercial lenders, banks, factors, mortgage bankers and equipment lessors routinely turn to RMF. Our reputation within the lending community is well established, solidified by over 40 years of outstanding results.

The Financial Services team works with lenders as well as companies in a variety of financing, bankruptcy and borrowing matters, and we are regularly relied upon to turn distressed loans into win-win workouts. Whether negotiating cash flow or asset-based loans, debtor in possession financing, insolvency matters or facilitating the financing of transactions and restructurings, our skilled attorneys are respected nationwide.

FINANCIAL SERVICES & BANKING

The Financial Services Group's successful representation of well-known commercial lenders, banks, hedge funds, factors, mortgage bankers and equipment lessors has gained Ruskin Moscou Faltischek its reputation for excellence within the financial and business communities.

Our clients include national banking institutions, hedge funds, regional lenders and traditional factors. We assist our clients in the negotiation, structuring and closing of term loans, lines of credit and complex equipment leases, as well as situations where financings fall short of expectations.

Ruskin Moscou Faltischek's corporate and business clients also benefit from our counsel. Our attorneys leverage their experience, providing valuable insight and strategies to clients in their relationships with their lenders, creditors and customers, and in the negotiation and documentation of their loan agreements and amendments.

In addition to our financial guidance, our professionals work closely with other critical disciplines within the firm, such as our corporate, litigation, intellectual property and employment law groups.

REORGANIZATION, RESTRUCTURING & BANKRUPTCY

Whether the result of the devaluation of assets, the failure of critical suppliers or customers or the lack of affordable capital, every business has been directly or indirectly impacted by a reorganization or bankruptcy. The Reorganization, Restructuring & Bankruptcy Group is comprised of skillful insolvency attorneys who provide valuable business solutions in restructuring and bankruptcy matters.

As the bankruptcy concept has evolved, the traditional notion of bankruptcy has expanded into a vehicle of choice to divest distressed assets, terminate burdensome contracts and collective bargaining agreements, and sell or transfer assets. RMF professionals are skilled at representing the buyer, seller or secured lender in the negotiation and structuring of asset transfers under the Bankruptcy Code.

Our bankruptcy clients include individual and corporate debtors, commercial and municipal creditors, secured lenders and commercial landlords. In addition, our attorneys represent committees of creditors in Chapter 11 matters and are regularly involved in:

- the structuring of Chapter 11 plans
- debtor-in-possession financing agreements
- use of cash collateral (both consensual and contested)
- asset sales pursuant to the Bankruptcy Code
- obtaining relief from the automatic stay
- preference and fraudulent conveyance actions
- adversary proceedings
- lender liability claims