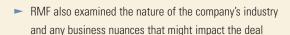


The latest on the legal front from Ruskin Moscou Faltischek, P.C.

RMF Represents Wells Fargo Business Credit in Provision of \$41.5 Million Credit Facility to Interpharm, Inc.

Partner Karen DeSalvo Leads RMF Team in Delivering Swift Documentation of the Multifaceted Transaction

Wells Fargo, a longstanding client, turned to RMF for assistance in structuring the deal, which included a review of the credit approval terms and the drafting and negotiation



of loan documents

- ► In addition, RMF's real estate department oversaw details of a real estate term loan, a key component of the transaction
- "We were very pleased with the firm's thoroughness and professionalism in handling this complex transaction," noted Christopher Stavrakos, senior vice president for Wells Fargo Business Credit

Litigation Department Successfully Defends Commercial Lender Against Charges Lodged by Borrower

Partner Douglas Good, Associate Kellie Lagitch Demand Withdrawal of Complaint Under Threat of Sanctions to Plaintiff

- Complaint lodged in federal court against RMF client contained claims of breach of contract, fraud, conversion and BICO violations
- RMF moved to dismiss the complaint and for sanctions; plaintiff responded by filing an amended complaint; RMF once again moved to dismiss
- With the threat of sanctions looming, plaintiff completely withdrew its amended complaint rather than oppose firm's motion
- As a result, RMF client avoided the expense and risk of a protracted litigation; further, the court issued a decision sanctioning the plaintiff and its counsel as a consequence of their actions

RMF Plays Major Role In Expansion of Gurwin Jewish Geriatric Center

Partners Wayne Kaplan and William Ubert Handle Intricate Regulatory and Financing Aspects of Project

- Gurwin Jewish Geriatric Center, a not-for-profit long-term care facility in Commack, sought to expand its assisted living facilities to accommodate growing demand for its services
- Partner Wayne Kaplan guided Gurwin through the regulatory complexities involved in obtaining the necessary approvals from the New York State Department of Health
- Partner William Ubert represented Gurwin's underwriter in connection with obtaining an \$8,885,000 bond from the Suffolk County Industrial Development Agency to complete Gurwin's plans
- As a result, Gurwin has accomplished its goal of expansion and was able to welcome the first of its new residents in January 2006



Smart Counsel. Straight Talk.