



service information

Banking and Finance - 2008

Banking and Finance

A guide to our expertise

We act for a range of lenders including banks, building societies and public sector organisations as well as borrowers including housing associations, finance companies, Plcs and private companies.

Our banking team has a wide range of experience and expertise, and we are used to handling the largest and most complex acquisitions, transactions, projects and developments. We are committed to achieving solutions, meeting deadlines and offering practical advice and guidance. We are sensitive to commercial realities and risk. Our work includes:

Secured Lending

- we are experienced in a range of finance, particularly acquisition finance (including management buy outs and buy ins), development finance, project finance (including private finance initiative transactions) and trade finance
- we have extensive experience of advising institutional lenders on financial assistance issues
- we advise on working capital facilities and loan facilities including syndicated multi-currency facilities. We produce bespoke facility documents for lenders
- we advise on, and draft, all forms of security and ranking documents
- we undertake security reviews for lenders and advise on, and undertake, restructuring of security
- we provide a specialist ship and aircraft mortgage service
- we are experienced in obtaining security from companies incorporated outside England and Wales.

Asset Finance

- advising on debt, stock and equipment finance.

Regulatory Advice

- advising lenders on the Consumer Credit Act and the Financial Services and Markets Act particularly Regulated Mortgage Contract.

Credentials

Clients include:

- Allied Irish Bank
- Bank of Scotland
- Clydesdale Bank
- GE Commercial Finance
- HSBC Bank
- Julian Hodge Bank
- Lloyds TSB Bank
- Principality Building Society
- Royal Bank of Scotland
- Swansea Building Society

Our People



Meryl Morgan
Partner
T: 0870 081 5016
E: meryl.morgan@morgan-cole.com

Meryl is head of the banking practice. Meryl has 10 years experience of banking and has a Diploma in Banking. Meryl's experience spans all aspects of banking and finance work including syndicated multi-currency lending, security packages, management buy-outs and buy-ins, debt restructuring, project finance, invoice discounting and trade finance. Meryl also has expertise in a number of specialist areas including the Consumer Credit Act, the Financial Services and Markets Act and ship and aircraft mortgages. Meryl continues to be rated by both Chambers and the Legal 500 as a leading banking lawyer. In the 2007-08 Chambers Meryl is valued for her *"knowledge, accessibility and practical approach"* and for *"consistently delivering what she says she will"*.



Guy Constant
Partner
T: 0870 366 2647
E: guy.constant@morgan-cole.com

Guy is a banking and corporate lawyer with a mix of banking and corporate experience including advising banks on the funding of a number of different types of corporate acquisition including Management buy-outs and buy-ins. Guy's experience also includes factoring and invoice discounting work. In the 2007-08 Chambers Directory Guy is praised for his commercial, deal orientated approach. He is respected for his broad experience in the banking sector.



Reshma Jogia
Associate
T: 0870 081 5017
E: reshma.jogia@morgan-cole.com

Reshma is an Associate in the banking practice. Reshma acts for a variety of lenders including clearing banks, non-clearing banks, building societies, finance companies and government agencies as well as borrowers including housing associations and private and plc companies. The 2007-08 Chambers directory states: "Reshma Jogia is making a name for herself in the sector and is *"an Associate to watch"*. She is praised for her *"understanding of clients' business requirements"*



Anita John
Senior Solicitor
T: 0870 081 5018
E: anita.john@morgan-cole.com

Anita is a senior solicitor in the banking practice. Anita has a range of experience including advising banks and borrowers on acquisition finance, particularly management buy-outs and buy-ins; advising on syndicated lending and aircraft financing; and advising government agency lenders.

More information

Please contact any of the team listed for a full capability document.

Alternatively you can visit:
www.morgan-cole.com/corporate

This publication is © Morgan Cole and may not be reproduced without our express permission. Recipients may forward this publication and view, print and download the contents for personal use only. The contents must not be used for any commercial purposes and the material in this publication or any part of it is not to be incorporated or distributed in any work or in any publication in any form without the prior written consent of Morgan Cole.

Professional advice should always be sought where you require assistance in specific areas of the law. No responsibility can be accepted for any action based on these articles