



## Banking & Secured Lending



Southampton's premier law firm - providing a full range of legal services to individuals and businesses across the Solent region for over 190 years.

Our aim is simple...

**“To recognise and respond to our clients’ needs with prompt, clear and practical advice, based on a thorough knowledge of their situation.”**

## **Our reputation is based on many factors**

Amongst them are the finest practical legal advice; sound knowledge of the people and businesses we serve; and a commitment to investing in the latest IT and support resources.

Above all, we offer both strength and integrity, together with a high level of specialisation of the kind essential to modern legal needs. This, together with our thorough all-round experience, ensures we can provide a hand-picked team to specifically address any requirement.

**We offer experienced teams to advise on Banking and Secured Lending matters**

**We understand the needs and priorities of both lenders and borrowers**

**We provide practical solutions to the legal issues raised in any transaction**

## **Banking**

From the outset of any transactions we will work with you to ensure that the documentation entered into addresses your needs and concerns. We believe it is important to understand the relationship between the Lender and the Borrower and gain a clear understanding of the Borrower's business.

The experience gained by our team leaders, will facilitate the orderly preparation, negotiation, and agreement of documentation, often within tight deadlines.

Our department gives specialist advice to major UK clearing banks, venture capitalists, asset-based lending institutions and individual investors, including lenders geared to particular sectors. We also act for a wide range of business clients wishing to borrow money to develop their businesses, refinance, make acquisitions, finance capital equipment or fund stock purchases.

**“The Bank has been helping business grow in the region for more than 20 years and Paris Smith has been an important adviser to the Bank during this period. They have a good appreciation of the Bank's needs and are professional and commercial in their approach.”**

**Bank of Scotland**

Areas of expertise include:

**Facility and Loan Documentation**

**Security**

**Priority/Subordination**

**Investment/Subscription Agreements**

**Articles of Association**

**Guarantees**

**Loan Note Instruments**

**Legal Due Diligence**

**Constitutional and Compliance Issues**

## **Secured Lending**

Our team combines specialist in depth knowledge of secured lending with a practical and proactive approach to our client's needs and priorities.

We provide advice and assistance in the following areas:

**Drafting and negotiating facility documents and loan agreements**

**Preparation of security documentation including legal charges, debentures, guarantees charges over securities, shares, contracts options, life policies, etc.**

Perfecting securities over:

**Development land**

**Retail and office premises**

**Leisure facilities**

**Industrial sites**

**Residential development sites**

**Advice on all aspects of commercial and residential properties, landlord and tenant and development work, options and conditional contracts**

**Advice on planning and environmental issues**

**Property litigation and enforcement matters**

**“Allied Irish Bank continues to work closely with Paris Smith in our commitment to property funding.”**

**Allied Irish Bank**

We act for major clearing banks, lending institutions, investors and organisations providing preferential finance to associates, employees and franchises.

The team members have considerable experience of secured lending work.

## **Enforcement, Business Reviews and Recovery**

Once your investment has been made and your security is in place our experienced business recovery team will be pleased to offer prompt practical advice if your Borrower falls into difficulties.

We act for a number of leading corporate recovery and insolvency practitioners whether within formal insolvency proceedings or not to give commercial solutions and options to clients who are faced with repayment problems.

**“We are the south’s leading corporate rescue, recovery and insolvency practice. We find the team at Paris Smith to be approachable, technically up to speed, pragmatic and able to cut to the chase in difficult circumstances. These are the qualities that we rely upon from our professional advisors to enable us to deliver the level of service that we promise our clients.”**

**Portland Business & Financial Solutions Ltd.**

Areas of expertise include:

**Rescues and Reorganisations**

**Liquidations, Receiverships and Administrations**

**Company Voluntary Arrangements**

**Enforcement of Security**

**Invoice Discounting and Factoring**

**Bankruptcy and Individual Voluntary Arrangements**

**Director’s Guarantees**

**Debt Recovery**

**Litigation, including Asset Recovery and Preservation**

## **Fees**

We understand that costs are a major concern, and we ensure that our charges are clear. We provide information on our charges before work begins, with our letters of engagement setting out the work involved and the fee basis, as well as dealing with other relevant or critical issues.

 Paris Smith



# Paris Smith

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