

Negotiating Financial, Business, and Legal Issues: Borrower vs. Lender Perspectives

National Business Institute's Real Estate Financing 2023-2024 CLE | Regulatory Recaps, Loan Document Negotiation Strategies, and More
09.27.2023 | 11:15 a.m. – 12:15 p.m.
Event Sponsor: National Business Institute

- A. Objectives of Borrowers and Lenders
- B. The Right Time to Negotiate: Loan Applications and Commitment Letters
- C. Negotiating Financial Elements
 - 1. Interest Rates and Amortization
 - 2. Prepayment and Late Payment Terms
 - 3. Default Provisions, Default Interest, and Late Charges
 - 4. Recourse and Guarantees
 - 5. Other Essential Elements
- D. Negotiating Business and Legal Provisions
 - 1. Representations and Warranties
 - 2. Transfer and Assignment Issues
 - 3. Indemnities: General and Environmental
 - 4. Insurance Requirements
 - 5. Anticipating Tenant Turnover and Replacement of Capital Assets
 - 6. Post-Closing Covenants
 - 7. Other Key Provisions

Attorneys

John M. Schmid

Practice Areas

Real Estate

Real Estate Finance