

The Finance group of Wong Fleming has represented major commercial banks, financial institutions and others, as lender, borrower, lessor and lessee, providing valuable insight from all perspectives. Our attorneys have handled financing of a wide range of assets, including motor vehicles, equipment, inventory, governmental highway projects, headquarters buildings and other real property, as well as secured and unsecured financing of entities engaged in social and community development.

Further, our attorneys have authored for their bank and lending clients the necessary documentation to support extensive programs including the internal set-ups for lease financing, retail installment sale financing, floor plan lending and municipal equipment lease financing. Cumulatively, these programs and documents have financed transactions in excess of One Billion Dollars.

Key Service Areas

- Asset Based Lending
- Capital Leases
- Construction Financing
- Operating Leases
- Motor Vehicle Dealer Floor Plan Financing
- Municipal Equipment Leases
- Purchase and Sale of Commercial Real Estate
- Real Estate Mortgage Financing
- Retail Installment Sales Financing
- Securitization
- Syndicated Real Estate and Revolving Credit Facilities
- Synthetic Leases

Attorneys in the group have been recognized as leaders in the area of lease finance, retail installment sale financing and dealer floor plan lending having been directly responsible for:

- Creating the bank and lending institution set-ups and documentation for recourse and non-recourse lease finance, retail installment sale financing and dealer floor plan lending programs, together with dealer security agreements, guarantees, promissory notes, assignments and related documentation as well as all manner of related compliance procedures and documents;
- Developing the primary lease forms, compliance documents and disclosure statements most widely used by the independent vehicle leasing industry throughout the U.S.;
- Representing lenders, lessors and dealers in the purchase and sale of lease and retail installment sale portfolios including UCC Article 9 direct acquisitions, sales and foreclosures Corporate Governance;

- Developing master lease, safe harbor and other tax programs to take advantage of income tax incentives including, among others, those based upon investment tax credits and accelerated cost recovery systems;
- Representing numerous lenders, independent lessors and motor vehicle dealers throughout the greater New York metropolitan area and the eastern seaboard;
- Designing unique asset-backed lease finance and retail installment sale finance set-ups and securitizations for existing portfolios, new originations and warehousing;
- Assisting a lobbyist in connection with motor vehicle leasing legislation in the Assembly and Senate of the State of New York.

Further, our finance group has worked on a full complement of real estate transactions, ranging from the set-up and documentation of commercial real estate mortgage financing programs to commercial and store leases, leases with motor vehicle manufacturers, real estate lease financing, purchase and sale of commercial properties, real property mortgage financing, refinancing and construction financing, subordination and non-disturbance agreements, land use and zoning issues and mortgage foreclosures.

Representative Transactions

Matters undertaken by members of our finance group include representation of:

- The lender in development of the design, documentation and compliance procedures for financing recourse loans collateralized by deep sub-prime vehicles leases and installment sales contracts.
- The lender in the development of the design, documentation and compliance procedures for financing \$750,000,000 of recourse loans collateralized by vehicle and equipment leases and installment sales contracts.
- The issuer in designing and documenting a \$200,000,000 asset backed securities program involving securitization and warehouse financing.
- The issuer in a \$90,000,000 securitization of vehicle leases and installment sales contracts.

Finance Attorneys

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