



## Financial Institutions

Our experience with banks, financial advisors, credit unions, mortgage companies, and investment organizations has provided us with a unique understanding of the financial services industry. Attorneys at Knox McLaughlin Gornall & Sennett, P.C. routinely work in a collaborative manner to find innovative solutions to the increasingly complex legal problems and challenges you face in the following areas:

### Bankruptcy & Creditors' Rights

When necessary, our bankruptcy attorneys can assist you with collection problems, foreclosures, and creditor's rights services. We are experienced with bankruptcy filings and out-of-court workouts and can help you choose the path that is right for you.

### Business & Tax

#### **Financial**

Our attorneys are experienced in the documentation of loan and other financial transactions for lenders. We have represented both borrowers and lenders in conventional, asset-based, low-interest, and tax-exempt financings. We assist with all types of loan and collateral structures, real estate transactions, and middle and specialized market segments.

#### **Insurance & Benefits**

We can also help you navigate ERISA requirements when setting up your retirement plan, and regulatory standards when making health insurance choices. When new rules are published, you can trust us to advise you regarding necessary changes to your plans and documents. Our attorneys are skilled in finding creative solutions to the tough compliance problems faced by your organization.

### Labor & Employment

Managing employees effectively is critical to the success of any business. Our labor and employment attorneys can provide sound advice on establishing policies and procedures, creating employee handbooks, and answering your questions on discipline and performance matters. We will also help you maintain compliance with employment regulations such as ERISA, FMLA, ADA, and HIPAA.

## Litigation

### **Risk Management**

Recently, the banking and finance industry has become more vulnerable to claims of liability and negligence. When problems arise, they can quickly consume your time and financial resources. Our attorneys can provide sound advice on how to prevent problems that may result in claims – saving you time and money so you can focus on your business.

### **Claims Management**

In the event that you do face a claim, our litigators can help you manage it. We have extensive experience defending lender liability including claims of fraudulent transfer and conveyance, and claims relating to secured transactions. In order to get the best result, we will investigate a potential problem before it becomes a claim. When appropriate, we will seek to resolve these issues prior to litigation, or through alternative dispute resolution. If necessary, we will protect your interests in court.

## Real Estate

Our attorneys represent financial institutions in all facets of the residential and commercial development process in both the private and public sectors. We have experience in the preparation and review of loan documents, environmental due diligence audits, closings, mortgage foreclosure, and loan workouts. Our real estate attorneys have represented both borrowers and lenders in all facets of real estate transactions.

## Workers' Compensation

Our workers' compensation attorneys have knowledge and experience in successfully handling all facets of the workers' compensation claims process. In addition to providing defense of all forms of workers' compensation litigation, our group also provides counseling and instruction regarding workers' compensation issues.

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