

Finance

Commercial credit markets involve numerous product offerings and are constantly evolving. By bringing together our bankruptcy and restructuring, commercial lending, real estate finance, public finance, and structured finance and securitization practices, our finance team offers a comprehensive, interdisciplinary approach across the full life cycle of a finance transaction, from diligence, documentation and closing to addressing challenges when they arise for our clients.

Recognized for our work on finance matters and leadership in the field of financial services, our team is known for its commercial acumen, responsiveness and ability to lead transactions from term sheet to closing with precision and efficiency. Many of our lawyers are thought leaders in regional and national professional organizations that serve the finance industry, including the Association of Commercial Finance Attorneys, Association for Corporate Growth, Secured Finance Network (SFNet), Turnaround Management Association and Risk Management Association, among others.

Our Services

Commercial Lending

We represent clients in all types of commercial lending transactions, including asset-based, cash flow, acquisition financings and recapitalizations, middle-market and real estate. Our clients include banks, commercial finance companies, private debt and credit funds, specialty finance companies and hedge funds offering syndicated, participated and single-lender loans and other credit accommodations. Our clients provide credit throughout the capital structure of a company, including senior, second-lien, mezzanine and other subordinate positions. We counsel issuers, underwriters and borrowers in financing the development, construction and operation of capital projects. We have been involved in transactions in numerous industries, including manufacturing and distribution, food products, healthcare, mortgage warehousing and service/staffing providers.

Real Estate Finance

Our lawyers assist lenders, borrowers and investors at every phase of the financing process, from debt and equity structuring through due diligence, documentation, closing, implementation and exit strategies. We handle loan transactions for real estate projects of all sizes and types throughout the United States, including loans secured by a broad range of asset classes. For lenders, we structure, negotiate and document a variety of complex real-estate-based loans, from initial acquisition of the property, as well as loans to fund construction and development. We also represent clients with regard to bridge loans, long-term and permanent financing, leasehold financing, participations, senior-junior (A-B note) structures and mezzanine financing.

Structured Finance & Securitization

With experience across multiple jurisdictions and disciplines, our structured finance and securitization lawyers handle the complex issues associated with planning and executing sophisticated securitization and structured finance transactions. Covering all sectors of the financial industry, we regularly represent issuers, sellers and servicers of collateral assets, institutional investors, collateral managers, underwriters, derivative counterparties, financial guaranty insurance companies and trustees in a variety of contexts.

Public Finance

Our public finance team represents underwriters, credit providers, trustees and various types of borrowers, including governmental entities, 501(c)(3) organizations and manufacturers. We also act as bond counsel in connection with the issuance of general obligation bonds, revenue bonds and various anticipation notes for conduit borrowers, states, counties, governmental authorities and municipalities. Further, we represent banks and financial institutions in bond issuances and render opinions on transactions handled by other counsel.

Bankruptcy & Restructuring

Our team of seasoned bankruptcy and restructuring professionals helps clients navigate financial distress by leveraging creative problem-solving in and out of court to recognize opportunities, mitigate risks and maximize recoveries. With a wealth of experience in creditors' rights, we counsel clients in the initial stages of workouts and the negotiation of forbearance arrangements and guide clients through the next stages, which may include confession of judgment, foreclosure, receiverships, judgment enforcement, bankruptcies and liquidations.

Publications

Navigating the Complex Landscape of Liability Management Exercises: Strategies for Lenders

June 26, 2026

Key Insights from DealCatalyst Conference: Trends in Private Credit and Direct Lending

May 14, 2026

Private CRE Lending Continues to Shift Beyond Banks

April 14, 2026

Receiverships Are on the Rise. But Are They Bankruptcy-Proof?

December 8, 2025

Experience

Stradley Ronon Advises Yieldstreet in \$200M Fintech Powersports Loan Investment Transaction with Octane

The firm represented Yieldstreet Management, a leading private markets investment platform providing expanded alternative investments access to investors, in a \$200 million investment in fintech powersports consumer loans acquired from, and to be serviced by, Octane Lending Inc. and its affiliate Roadrunner Financial. The investment was made with both equity investments from Yieldstreet investors and debt financing provided by JPMorgan Chase Bank NA. This was the third transaction in which Stradley Ronon represented Yieldstreet in making powersports loan purchases from Octane.

For more information, read Octane's announcement.

Stradley Ronon Represents Yieldstreet in Fintech Travel Loan Investment Agreement with Upgrade

A Stradley Ronon team advised Yieldstreet Management, a leading private markets investment platform providing expanded alternative investments access to investors, in an investment in fintech "buy now, pay later" (BNPL) consumer travel loans acquired from, and to be serviced by, Upgrade Inc., a fintech company offering various credit products to consumers. The travel loans acquired by Yieldstreet were originated using the Flex Pay platform, Upgrade's BNPL financing solution.

Read Yieldstreet's announcement for more.

Stradley Ronon Advises Yieldstreet in Life Settlements Investment Collaboration with Coventry

Stradley Ronon represented Yieldstreet Management, a leading private markets investment platform providing expanded alternative investments access to investors, in an investment in life settlements acquired from, and to be serviced by, Coventry, a pioneer in creating the secondary market for life insurance. The investment involved Yieldstreet funds purchasing structured notes from a newly formed, special-purpose entity (SPE) formed by Coventry. The SPE used the note proceeds as secured debt financing to acquire the portfolio of life settlements from Coventry.

For more information, read Yieldstreet's announcement.

Stradley Ronon Serves as Oversight Manager for Patent Capital Funding 2025-A

Stradley Ronon has been appointed oversight manager for the Patent Capital Funding 2025-A transaction. Patent Capital Funding (PCF) is a novel patent litigation finance platform, managed by Tenadio Corp. and Waterford Capital Inc., which marries elements of structured finance and more traditional litigation funding. PCF 2025-A involves \$60 million in financing for a portfolio for six patent infringement cases involving claims across a wide variety of technologies. As oversight manager, the Stradley Ronon team performs independent due diligence and provides ongoing case monitoring and transaction management services for the PCF program. Stradley Ronon has partnered with PCF since its inception and has served as oversight manager on all transactions completed to date.

[Learn more.](#)

Stradley Ronon Advises CenterSquare in Investment in Aligned Data Centers

Stradley Ronon represented CenterSquare Investment Management, a global real estate investment manager, in connection with an equity investment in Aligned Data Centers, a fast-growing data center infrastructure technology company offering colocation and build-to-scale data center solutions. The investment, facilitated through CenterSquare's strategic partnership with Macquarie Asset Management, will support Aligned's expanding portfolio.

For more information, read CenterSquare's announcement.

NewSpring Capital Provides Debt Financing for Vac2Go Acquisition

Stradley Ronon client, NewSpring Capital, a private equity firm that partners with high-performing companies in dynamic industries to catalyze new growth and seize compelling opportunities, provided mezzanine debt financing and an equity co-investment in connection with the acquisition of Vac2Go, LLC, a leader in the growing vacuum truck industry. The acquisition will allow Vac2Go to grow its business and continue the expansion of its products and services.

Appellate Court Victory for Hyperion Bank in Significant Title Dispute Litigation

Stradley Ronon's client, Hyperion Bank, was victorious in a significant decision for the banking industry. On July 28, 2022, the Superior Court of Pennsylvania affirmed the dismissal of a lawsuit against Hyperion Bank. The suit alleged fraudulent deed transfers and sought to render the transfers and Hyperion's mortgage and other security interests null and void. The Court held that an action challenging a deed transfer accomplished through a sheriff's tax sale pursuant to 53 P.S. § 7283, even assuming that such a challenge could survive the "absolute title" conveyed by the sheriff, is subject to a six-year statute of limitations and that the equitable doctrine of laches also precluded the plaintiff/appellant's claims which challenged the tax sale and the bank's security interests in the real estate approximately seven years later.