



Michael P. Bonner

Partner -- Chair, Commercial Lending

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Michael Bonner represents banks, commercial finance companies, hedge funds and other lenders in all aspects of commercial loan transactions. He is chair of the firm's commercial lending practice.

Mike represents clients in multiple types of financing transactions including asset-based, cash flow, acquisition, second lien, real estate, construction, debtor-in-possession, exit and workouts. He also represents companies in general business and commercial matters, including borrower-side financings.

Featured Representative Matters

- Represented the lead arranger and agent in a \$30 million revolving credit facility that, along with a \$210 million bond offering, provided acquisition financing to a strategic solutions provider for the oil and gas industry.
- Represented the agent in combined \$45 million revolving credit facilities to an affiliation of newspaper publishing entities in connection with a \$200 million bond offering.
- Represented the agent in an \$85 million revolving credit facility in connection with a private equity fund's leverage buyout of a food distribution business.
- Represented the agent in a \$39 million revolving credit facility and term loan in connection with a private equity fund's leveraged buyout of a tire distributor.
- Advised a publicly held company in the electronic security device industry in a \$125 million revolving credit facility and a \$125 million private placement.
- Advised a mutual fund complex in connection with the sale of its fixed-income investment advisory management business.

Memberships

- Member, American Bar Association Business Law Section
- Member, Association for Corporate Growth
- Board Member, Association of Commercial Finance Attorneys
- Member, Board of Directors, SFNet Philadelphia Chapter
- Member, Board of Trustees, Our Lady of Lourdes Foundation
- Member, Turnaround Management Association

Services

- Commercial Lending
- Financial Services
- Finance
- Private Equity
- Corporate, Mergers & Acquisitions, and Securities
- Corporate
- Bankruptcy & Restructuring

Education

- Widener University School of Law (J.D., *magna cum laude*)
- Saint Joseph's University (B.S.)

Admissions

- New Jersey
- Pennsylvania
- New York

Recognitions

- *The Legal 500 US Elite* (Tier 1: New York & Philadelphia: Banking & Finance) (2026)
- *South Jersey Biz*, Best Attorneys in Business (2015)

Featured Speaking Engagements

- Moderator, "Current Trends and the Potential Trump Effect Across the Capital Structure," 10th Annual Philadelphia Credit and Restructuring Summit
- Panelist, "Structuring and Drafting Commercial Loan Documents," Pennsylvania Bar Institute
- Presenter, "Capital Markets – Looking for the Cracks in the Foundation," Turnaround Management Association's 12th Annual Mid-Atlantic Regional Symposium
- Moderator, "Hot Button Topics in First Lien/Second Lien Intercreditor Agreements," SFNet
- Moderator, "Economic Perspective Amid Presidential Race," SFNet
- Presenter, "Commercial Loan Documents," Pennsylvania Bar Institute

Experience

Stradley Ronon Advises Mutual Group in Emigrant Partners Deal

Stradley Ronon represented Mutual Group Inc., a national platform serving independent financial advisers and registered investment advisers, in a transaction involving a strategic investment by Emigrant Partners, a leading minority investor in the wealth and asset management industry.

The deal, announced April 9, enables Mutual Group to expand its national footprint, deepen adviser engagement, accelerate key platform enhancements and position its business for the next phase of growth.

Read the announcement.

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.

Financing Afoot for KicksUSA & UBIQ

Represented Jako Holding Company, the parent company of KicksUSA and UBIQ, specialty retailers of urban footwear and apparel, in the negotiation and documentation

of multimillion-dollar revolver and term loans.

KicksUSA was founded in 2002 to provide urban footwear and apparel, and career opportunities to communities in Philadelphia, New Jersey and surrounding areas. Since opening their first store at the Rising Sun Plaza in Philadelphia, they have expanded to 33 locations in Philadelphia and New Jersey. UBIQ is a Philadelphia-based store with unique brand-name sneakers and urban-style clothes.

\$103 Million IPO to Help Customers Bank Grow

Stradley Ronon represented Customers Bancorp (Nasdaq: CUBI), the holding company for Customers Bank, in its \$103.5 million underwritten public offering of voting common stock. Customers intends to use the net proceeds from the offering to fund organic growth, and for working capital and other general corporate purposes.