



## expertise and experience

### Banking and Finance

## Banking and Finance

**Specialist, practical advice**

**We act for a range of lenders including banks, building societies and public sector organisations as well as borrowers including housing associations, finance companies, Plcs and private companies.**

Our banking team has a wide range of experience and expertise, and we are used to handling the largest and most complex acquisitions, transactions, projects and developments. We are committed to achieving solutions, meeting deadlines and offering practical advice and guidance. We are sensitive to commercial realities and risk. Our work includes:

### Secured Lending

- we are experienced in a range of finance, particularly acquisition finance (including management buy outs and buy ins), development finance, project finance (including private finance initiative transactions) and trade finance
- we advise on working capital facilities and loan facilities including syndicated multi-currency facilities. We produce bespoke facility documents for lenders
- we advise on, and draft, all forms of security and ranking documents
- we undertake security reviews for lenders and advise on, and undertake, restructuring of security
- we provide a specialist ship and aircraft mortgage service
- we are experienced in obtaining security from companies incorporated outside England and Wales.

### Asset Finance

- advising on debt, stock and equipment finance.

### Regulatory Advice

- advising lenders on the Consumer Credit Act and the Financial Services and Markets Act particularly Regulated Mortgage Contract.

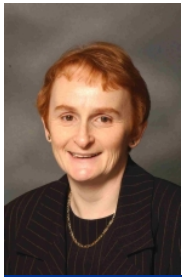
### Credentials

Clients include:

- Allied Irish Bank
- Bank of Scotland
- Clydesdale Bank
- GE Commercial Finance
- HSBC Bank
- Julian Hodge Bank
- Lloyds TSB Bank
- Principality Building Society
- Royal Bank of Scotland
- Swansea Building Society

# Our People

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**Meryl Morgan**  
Partner  
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Meryl is head of the banking practice. Meryl has 10 years experience of banking and has a Diploma in Banking. Meryl's experience spans all aspects of banking and finance work including syndicated multi-currency lending, security packages, management buy-outs and buy-ins, debt restructuring, project finance, invoice discounting and trade finance. Meryl also has expertise in a number of specialist areas including the Consumer Credit Act, the Financial Services and Markets Act and ship and aircraft mortgages. Meryl continues to be rated by both Chambers and the Legal 500 as a leading banking lawyer. In the 2007-08 Chambers Meryl is valued for her *"knowledge, accessibility and practical approach"* and for *"consistently delivering what she says she will"*.



**Guy Constant**  
Partner  
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Guy is a banking and corporate lawyer with a mix of banking and corporate experience including advising banks on the funding of a number of different types of corporate acquisition including Management buy-outs and buy-ins. Guy's experience also includes factoring and invoice discounting work. In the 2007-08 Chambers Directory Guy is praised for his commercial, deal orientated approach. He is respected for his broad experience in the banking sector.



**Reshma Jogia**  
Associate  
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Reshma is an Associate in the banking practice. Reshma acts for a variety of lenders including clearing banks, non-clearing banks, building societies, finance companies and government agencies as well as borrowers including housing associations and private and plc companies. The 2007-08 Chambers directory states: "Reshma Jogia is making a name for herself in the sector and is *"an Associate to watch"*. She is praised for her *"understanding of clients' business requirements"*



**Anita John**  
Senior Solicitor  
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Anita is a senior solicitor in the banking practice. Anita has a range of experience including advising banks and borrowers on acquisition finance, particularly management buy-outs and buy-ins; advising on syndicated lending and aircraft financing; and advising government agency lenders.

## More information

Please contact any of the team listed for a full capability document.

Alternatively you can visit:  
[www.morgan-cole.com/corporate](http://www.morgan-cole.com/corporate)

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