

Richard M. Zucker

Chair, Financial Services

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Richard Zucker serves as chair of the firm's financial services practice group, which is comprised of the firm's bankruptcy, workouts and creditors' rights; finance and restructuring; public finance; and structured finance practices.

In his practice, Rich represents banks, commercial finance companies, private credit funds and various other lenders in all aspects of commercial lending. His representations include asset-based financing; second-lien, mezzanine and other junior credit financing; real estate acquisition, development and construction financing; health care financing; general secured financing; and loan workouts.

Rich also has an active practice in the merchant cash advance industry representing merchant cash advance companies, lenders and other providers of capital to merchant cash advance companies, and parties investing in merchant cash advances through participations and other arrangements. In addition, Rich represents clients in general business and real estate transactions.

RESULTS

Rich has represented:

- private credit funds as agents providing financing to merchant cash advance companies, including negotiating arrangements with ACH and credit card processors
- private investment funds in transactions involving acquisitions of participation interests in merchant cash advances, including intercreditor arrangements with secured lenders to the originators of the merchant cash advances
- a commercial finance company, as agent, in providing revolving and term financing to a company acquiring several skilled nursing facilities through asset purchase and operations transfer agreements
- a private credit fund, as agent, in providing second-lien financing to a full-service marketing and search engine optimization company; the transaction included revolver, term and whole business securitization facilities
- a bank, as agent, in providing term and revolving credit financing to a major metropolitan print and online newspaper company

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FOCUS

Financial Services
Finance & Restructuring
Real Estate Financing
Health Law
Special Situations

BAR ADMISSIONS

Pennsylvania

EDUCATION

J.D., Widener University School of Law
B.S., Arizona State University

MEMBERSHIPS

American Bar Association
Pennsylvania Bar Association
New Jersey State Bar Association
Phi Delta Phi Legal Honor Fraternity



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- a bank, as agent, in providing financing for the construction and operation of a casino, hotel and convention center; the transaction included revolver, term and EB-5 program financing
- a bank, as agent, in providing revolving, term, equipment and mortgage financing to one of the United States' largest distributors of refrigeration, air conditioning and heating parts' equipment
- a bank, as agent, in providing financing to a global supplier of equipment and systems for the nuclear, solar, geothermal and fossil power generation industry; the transaction included a domestic, revolving credit facility and a bank guarantee facility for the construction of a project in Europe
- a bank providing revolving credit financing to a company engaged in the purchase of structured settlements
- a bank providing revolving credit financing to a company engaged in the purchase of tax lien certificates

SPEAKING ENGAGEMENTS

Rich has presented seminars on secured lending and loan documentation issues to numerous financial institutions.

RECOGNITION

- *Chambers USA: America's Leading Lawyers for Business*, listed for Pennsylvania banking and finance
 - *Chambers* noted that Rich "represents a variety of lenders, in a full breadth of financing deals, including industry-specific work in healthcare lending and real estate finance. His clients are quick to praise his 'practical business solutions for conflicts between the bank and the borrower' and consider him 'an excellent choice for complex transactions.'"
- *Martindale-Hubbell*, AV Preeminent rating

