

Tim Griffin

OF COUNSEL

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Tim represents financial institutions, other creditors and investors in corporate finance and middle market investment transactions.



OFFICE LOCATION

301 S. College St., Suite 2900
Charlotte, NC 28202

JURISDICTIONS LICENSED

North Carolina

“Helping our clients win requires us to understand their culture and goals. Honest counseling, excellent client communication, and strong advocacy has helped us to enjoy a close partnership with some of our financial institution clients for over 30 years.”

BIOGRAPHY

Tim represents banks, non-bank lenders and investors throughout the southeastern United States in corporate and commercial finance arrangements including term and revolving facilities, asset-based lending, and receivables financing, construction financing, and in restructuring classified credits. Tim has experience with respect to these matters as both in-house legal counsel for a super-regional bank and in private practice representing institutional creditors.

AREAS OF FOCUS

FINANCIAL SERVICES

- Representation of lenders and borrowers in commercial, manufacturing and industrial financing
- Representation of lenders in commercial real estate finance transactions, including acquisition, development and construction financing of industrial, healthcare, multi-family, mixed-use, office, and low income housing tax credit projects
- Representation of investors/lenders in subordinated and mezzanine debt financings
- Representation of lenders in financing to knowledge-based, venture and private equity backed companies
- Representation of lenders in complex, multi-tiered intercreditor arrangements
- Representation of debtors, agents and lenders in club deals and syndicated loan facilities
- Representation of purchasers and sellers in loan participations
- Representation of lenders in capital/equity funding lines of credit
- Representation of financial institutions in control agreements, lockbox agreements, letter of credit, documentary credits, and other banking products

CREDITORS' RIGHTS & BANKRUPTCY

- Representation of lenders in forbearance, restructure and workout of distressed and classified assets
- Representation of financial institutions in portfolio asset dispositions and servicing arrangements
- Representation of lenders in negotiated liquidation arrangements
- In-house bankruptcy and problem asset case management for financial institutions
- Representation of financial institutions in transfer of real estate from distressed borrowers in lieu of foreclosure

CREDENTIALS

EDUCATION

University of North Carolina School of Law, J.D., 1980

University of North Carolina, B.A., 1976

NOTABLE ACCOMPLISHMENTS

Recognized in Business North Carolina Magazine's "Legal Elite" (Real Estate Law), 2008

Recognized as a Leading Attorney by Chambers USA: America's Leading Lawyers for Business (Banking & Finance), 2017-2020

PROFESSIONAL & COMMUNITY ACTIVITIES

University of North Carolina at Chapel Hill Banking Law Institute, Member, Board of Directors 2008 – 2016

RMA Associates, Charlotte

North Carolina Bankers Association, Member

Member, Turnaround Management Association

Member, Finance Committee, United Way of Central Carolinas

SPEAKING & WRITING

“Perfecting Liens in Atypical Collateral,” 1999, North Carolina Bar Association