

PARTNER

Debra E. Scribner

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KEY SERVICES

Lending and Commercial Finance
Real Estate

EDUCATION

Vassar College, AB, 1983
American University, Washington
College of Law, JD, 1986
Boston University School of Law,
LL.M. – Banking Law, 1987

ADMISSIONS

United States District Court for the
District of Massachusetts
Commonwealth of Massachusetts

Overview

Debra is a member of both of the firm's Real Estate and Lending and Commercial Finance groups. Debra has a diverse practice of asset based and real estate lending, business counseling, leasing and workouts. Her areas of expertise include commercial real estate mortgage loans, real estate and business acquisition financings, construction lending, general asset based lending and unsecured credit facilities, including multi-lender, multi-layered and multi-jurisdiction credits. She also advises clients in lease negotiations. In her franchise practice, Debra has worked on financings for small unit franchisees in a single jurisdiction, as well as franchisees with over 100 units in multiple jurisdictions. Her client base includes regional and national banks, as well as privately-held businesses.

Experience

Financing Transactions

Handled numerous acquisition financings, construction loans, development lines of credit, refinancing facilities and general term loans for lenders, including:

- \$35MM multiple unit restaurant franchise acquisition loan, secured by real estate and personal property collateral in multiple jurisdictions.
- \$25MM multiple unit restaurant franchise refinance and development line of credit facility, secured by personal property collateral and involving subordinated debt.
- \$17MM multiple unit restaurant franchise acquisition loan, secured by real estate and personal property collateral in multiple jurisdictions and involving subordinated debt.
- \$13MM acquisition financing for an oil service company, secured by both accounts receivable and real estate and involving subordinated debt.

- \$7MM affordable housing construction loan involving federal and state historic tax credits and multiple subordinated debt.
- \$6MM medical equipment company acquisition loan.
- \$3MM acquisition and real estate construction of industrial production facility.

Workouts

Handled numerous workout and restructurings of debt facilities, including:

- \$10MM senior loan facility with multiple parties, secured by real estate and involving junior debt.
- \$6MM restaurant franchise loan facility with multiple parties, secured by all assets.

Other

- Represented privately-held companies, charitable organizations and restaurant franchisees in connection with general corporate governance, contract matters and lease negotiations.
- Represented financial institution in connection with the construction and leasing of additional branch location, including obtaining approval from the Massachusetts Commissioner of Banks and National Credit Union Administration for such expansion.
- Prepared commercial loan documentation forms for federally chartered credit union in connection with asset-based and commercial real estate loans.

Outside Posternak

- Member of the Board of Directors of Massachusetts Appleseed Center for Law and Justice.
- Debra enjoys running and playing the piano.