

Banking & Commercial Lending

The attorneys in our Commercial Lending Practice Group represent commercial banks, thrifts, credit unions, finance companies and other lenders, both institutional and private.

Our transactional experience includes term loans, revolving credits, letters of credit, acquisition, construction and permanent loans, equipment financing, leasehold financing, mezzanine loans, private banking facilities, and multi-lender participation/syndicated financing.

Our lawyers also represent lenders in government-assisted/guaranteed loan transactions in conjunction with regional and local Industrial Development Agencies, as well as the United State Small Business Administration, New York City Housing Development Fund, and the New York State Affordable Housing Corporation.

We have experience in virtually every type of commercial credit facility, including commercial real estate, multi-family real estate, middle market, and small business.

- Commercial lending for local, regional, and national lenders
- Corporate finance
- Real estate and environmental law
- Financing of commercial real estate
- Business acquisitions, sales and refinancings
- Environmental risk minimizing agreements
- Small mixed-use buildings to landmark properties
- Bridge financing related to EB-5 Immigrant Investor Program
- Specialties include: Healthcare, Contractors, Leveraged ESOPs, Asset Based Facilities



The Firm

Serving the Long Island community since 1965, our firm has developed 18 areas of practice to meet our clients' legal needs. Clients may rely upon counsel from one practice area, or when necessary, a team of lawyers from different practice areas.

Certilman Balin takes an interdisciplinary approach to protect the interests of our clients, with an eye on avoiding unwarranted fees from excessive legal actions.

- Banking/Commercial Lending
- Bankruptcy & Debtor/Creditor Rights
- Condominium, Cooperative & HOA
- Corporate/Securities
- Criminal Law
- Elder Law
- Environmental Law
- Labor Relations & Employment Law
- Land Use & Zoning
- Lending Services
- Litigation
- Mediation
- Nonprofit/Tax Exempt/Religious Organizations Law
- Real Estate Law
- Real Property Tax Certiorari & Condemnation
- Telecommunications
- Trust & Estate Litigation
- Wills, Trusts & Tax Planning/Probate & Estate Administration



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