



Commercial Finance

Where Market Insight Meets Legal Execution

Whether negotiating a multimillion-dollar credit facility, structuring a cross-border lending arrangement, or financing real estate development, clients turn to Hinshaw for practical, business-minded solutions.

We represent borrowers, lenders, financial institutions, investors, and private funds across the full spectrum of finance matters. Our team combines transactional fluency with regulatory insight to structure deals that align with your business objectives, mitigate risk, and get across the finish line. With deep experience in both traditional and specialty finance markets, we support your capital strategy with legal counsel that's responsive, efficient, and grounded in market realities.

Areas of Focus

Banking & Financial Institutions

We counsel banks, credit unions, and non-bank lenders on operational, transactional, and regulatory matters. From loan documentation to compliance with banking regulations, our team supports financial institutions in navigating risk and delivering value to their customers.

Learn More >

Commercial & Asset-Based Lending

We represent lenders and borrowers in structuring secured and unsecured lending arrangements, including working capital lines, term loans, and revolving credit facilities. Our team provides tailored solutions that help clients maximize collateral and maintain flexibility.

Cross-Border Finance

Hinshaw advises on international lending transactions involving multiple jurisdictions and currencies. We help clients manage legal risk, regulatory compliance, and enforceability issues when structuring cross-border credit facilities, guarantees, and security arrangements.

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Private Lending

We support private lenders, family offices, and funds in structuring and negotiating bespoke loan transactions. Our counsel balances return optimization with enforceability and borrower-specific risk considerations across a wide range of industries.

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Real Estate Finance

Our team advises on the financing of real estate acquisitions, developments, and refinancing transactions. We work with lenders and borrowers on construction loans, bridge loans, and permanent financing for commercial, industrial, and multifamily projects.

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Specialty Finance & Structured Finance

We help clients execute complex and nontraditional finance arrangements, including mezzanine lending, securitizations, receivables-based lending, and structured credit products. Our lawyers bring creativity and precision to support specialized capital strategies.

Advancing Your Financial Strategy

With a deep understanding of both traditional and emerging finance markets, Hinshaw delivers practical, deal-focused counsel that helps clients move capital efficiently and strategically. Whether you're navigating a routine credit facility or a complex, structured transaction, our team brings the insight and responsiveness needed to close with confidence and advance your financial objectives.

Insights

Press Release
Aug 28, 2025

Amy DuMond Kottke Named a 2025 Top Women in Law Honoree by *Minnesota Lawyer*

Press Release

Aug 21, 2025

102 Hinshaw Lawyers Recognized in 2026 Editions of *The Best Lawyers in America*® and *Ones to Watch*™

In The News

Jul 15, 2025

A Survey of State Commercial Financing Disclosure Laws by Dustin Alonzo and Adair Kingsmill

Consumer Crossroads: Where Financial Services And Litigation Intersect

Jul 15, 2025

Recent Cases Offer Instruction for Lenders on Avoiding FAPA Estoppel in Foreclosure or Quiet Title Actions in New York

Event

May 14, 2025

Hinshaw Partners Present at Firm-Sponsored Mortgage Bankers Association's Legal Issues and Regulatory Compliance Conference

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Related Capabilities

Automotive Financial Services

Banking & Financial Institutions

Bankruptcy, Workout Strategic Planning & Restructuring

Business Formation, Governance & Commercial Contracts

Construction

Consumer Financial Services

Corporate & Transactions

Financial Services Regulatory & Compliance

International Law & Alliances

Private Banking & Private Wealth Management

Private Equity & Private Fund Formation

Real Estate

Real Estate Transactions & Lending

Regulatory & Compliance

Tax