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Pamela Sandborg is Senior Counsel in the firm's Financial Services and Restructuring Group, where she concentrates on representing lenders in all aspects of structuring and documenting commercial loans.

Pam enjoys taking a transaction from conception to completion. In particular, she prides herself on taking a client's initial transaction summary and turning it into a tangible, finished set of documents that function on both a legal and a business level. Over the course of that process, Pam works to identify and resolve deal-specific problems that are unique to the client's transaction, and incorporates those considerations when structuring commercial lending transactions and drafting loan documents.

Pam takes her clients' timeframes seriously; one of her first questions on any new transaction is "When does it need to be done?"

Pam represents regional and national lenders in both asset-based and real estate related loan transactions. Her areas of expertise include interest rate swap transactions, development loans, mezzanine loans, syndicated financing, ESOP structures, SBA 504 loans, and loan participations. She also represents both lenders and community associations in loans involving condominiums and cooperatives. She has significant experience with inter-creditor issues and perfection of security interests in many types of unusual collateral, including aircraft, boats, vehicles, life insurance, and intellectual property.

Pam also provides substantive non-consolidation opinions on behalf of real estate investors ranging in size from small developers to publicly held real estate investment funds. Among the many bankruptcy-remote structuring issues she regularly addresses in the opinions are recycled entities, tenancy-in-common, leasehold structures, upstream credit enhancements and mezzanine financing. She and the firm are on the Federal Home Loan Mortgage Corporation's approved list of non-consolidation opinion givers and regularly receive referrals for non-consolidation opinions from across the country.

Bar Admissions

Illinois, 2000

Education

Loyola University Chicago School of Law, J.D., cum laude, 2000

Lawrence University, B.A., French, magna cum laude, 1985

Lawrence University, B.Mus., Music Education, 1985