

KIMBERLY A. RAYER | ATTORNEY



Kim concentrates her practice in the areas of **commercial lending, commercial contracts and corporate law**. She represents financial institutions nationwide, including banks, community banks, credit unions and non-bank lenders, in extending commercial credit facilities to small and mid size businesses. Kim has extensive experience in the areas of government guaranteed financing, business and real estate acquisition financing, lines of credit, healthcare financing and other secured and non-secured credit transactions. She advises lenders on eligibility, documenting and closing loans under the SBA 7(a) and 504 loan programs. As a closing attorney, she prepares commitment letters, reviews credit approvals, loan files, drafts, and negotiates loan documents and coordinates closing and funding of transactions. She also assists lenders with loan modifications and loan work outs. With her experience with Article 9 of the Uniform Commercial Code and the U.S. Bankruptcy Code, Kim assists her clients with lien priority issues, intercreditor agreements, as well as creditor's rights in bankruptcy. Kim is a presenter on SBA loan documentation and closing for a number of continuing education programs, as well as presenting custom training for clients. Kim also counsels small businesses on corporate governance and transactional matters. She has guided companies through ESOP stock transactions, shareholder divorce, loan workout and business acquisitions, as well as advising clients on day to day corporate and contract matters, such as confidentiality and joint venture agreements. Her past work experience as the Director of Member Services for the Greater Philadelphia Chamber of Commerce provides her with a unique perspective on the challenges and opportunities facing business owners.

CONTACT KIM

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ADMISSIONS

- Pennsylvania
- New Jersey
- Federal District Court for the Eastern District of Pennsylvania

EDUCATION

- JAMES E. BEASLEY SCHOOL OF LAW, TEMPLE UNIVERSITY – J.D.
- DREXEL UNIVERSITY – B.S., CUM LAUDE

HONORS AND AWARDS

- Selected for inclusion in Super Lawyers – Pennsylvania Rising Star in 2010 (Banking, Securities & Corporate Finance, Business/Corporate)

MEMBERSHIPS

- National Association of Government Guaranteed Lenders
- Pennsylvania Bar Association
- Philadelphia Bar Association
- American Bar Association

Our SBA
Experience Equals
Your SBA Success