

## Finance



**Cuddy & Feder's Finance Law Practice Group has extensive experience representing top-tier commercial and money-center banks, regional and local banks, as well as borrowers ranging from property owners to developers of all kinds in the Hudson Valley Region and the New York Metropolitan Area. Our seasoned finance lawyers specialize in handling a broad range of commercial lending transactions, including but not limited to acquisition financing, construction and mezzanine financing, term loans, asset-based revolving credit loans, equipment loans, and various forms of refinancing.**

In addition, Cuddy & Feder's finance lawyers have the experience and sophistication to meet the needs of clients seeking Industrial Development Agency (IDA) Financing, whether it is for-profit or non-profit bond financing or straight-lease transactions. We represent borrowers, industrial development agencies, trustees and underwriters in large and small IDA transactions nationwide.

Our finance attorneys have assisted many property developers with IDA straight-lease transactions. These transactions are often done in conjunction with bank loans – especially construction loans – and provide to our clients mortgage recording tax exemptions and sales tax exemptions, as well as real property tax abatements, reduced energy costs and similar governmental benefits.

We routinely assist clients, such as manufacturers, developers and not-for-profit entities – private schools and colleges, social service agencies, cultural institutions and municipal facilities – looking to develop shopping centers, office complexes or multi-family housing projects (both market rate and affordable housing, sometimes employing low income housing tax credits), structure and secure bond financing to finance their projects. Bond Financing can be an attractive option as it typically offers interest rates well below



comparable bank loans and an extended repayment term, generally 30 years or longer, that can significantly reduce debt service on a project. Bond financing also provides mortgage recording tax exemptions, sales tax exemptions, as well as real property tax abatements and often involve empire zone benefits, an allocation of tax credits or other forms of governmental incentives.

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