KRIEG DEVAULT

ESOP Finance and Lending

Krieg DeVault's ESOP lending attorneys have significant experience representing financial institutions and seller shareholders to ensure their ESOP meets ERISA and IRS guidelines. Our attorneys provide counsel to clients for loan structuring, due diligence, contract drafting, and legal and compliance requirements. We routinely represent leading lending commercial banks and other financial institutions, underwriters, and issuers — enabling our firm to be at the forefront of lending trends and ESOP regulations to secure the best loan structure possible for our clients.

Krieg DeVault has been embedded in the financial services industry since the firm's founding, giving our attorneys comprehensive knowledge of ESOP formation and the extensive financing process. We are able to work comprehensively with our clients to negotiate loan and security agreements, identify tax benefits and potential issues, and to oversee that the entire lending process runs smoothly.

We have represented clients in structuring ESOP financing for a wide variety of industries, including manufacturing, distributing, retailing and wholesaling, transportation, construction and technology, and regulated industries, insurance companies, accounting firms, architectural and engineering firms and health care firms. Our in-depth experience with these and other issues results in more efficient and cost-effective services for our clients. We are able to isolate potential problems and construct safeguards in the financing documentation, enabling our clients to take advantage of business opportunities as they arise. We know that ESOP lenders expect their outside counsel to have vast insight into both lending and ESOP trends. We are able to draw upon our experience as an ESOP services industry leader to provide lenders with the quality and depth of industry knowledge that these specialized transactions require.