



JOHN L. SULLIVAN

COUNSEL

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John Sullivan directs national and international financial institutions through issues affecting the ever-changing financial services industry. His background in commercial litigation aids him in effectively advising on the structure and documentation of each project.

John dedicates the majority of his time assisting lenders and borrowers regarding conventional and asset-based lending transactions and regulatory matters. He negotiates and prepares documentation for all types of commercial loans and counsels on federal bank regulatory issues, commercial and consumer lending, mortgage banking, consumer credit, restructurings, refinancings and Uniform Commercial Code transactions. In the area of regulatory compliance, John interprets regulations issued by various federal and state agencies, including the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the Federal Reserve Board and state banking regulators.

The balance of John's work involves helping clients form, buy, sell, lease, merge, finance and operate their businesses. He offers guidance to develop strategic direction, minimize operational risks and consider financial implications.

SERVICES AND INDUSTRIES

Financial Services and Banking

Real Estate

Debt Finance

Franchising and Distribution

ADMISSIONS

Missouri

District of Columbia

Illinois

EDUCATION

- Washington University School of Law (J.D., 1979)
 - Washington University Law Quarterly (Executive Editor, 1978-1979)
- Illinois State University (B.S., *high honors*, 1976)

PROFESSIONAL ACTIVITIES

- The Missouri Bar
- Illinois State Bar Association
- The District of Columbia Bar
- American Bar Association (Business Law and Real Property Sections and Banking Law Committee)
- Bank Counsel Board of Missouri Bankers Association (Former Chairman)

ACCOLADES

- The Best Lawyers in America®; Banking and Finance Law and Financial Services

Regulation Law (10+ consecutive years, including the most recent edition); Lawyer of the Year, Banking and Finance Law (2020); Lawyer of the Year, Financial Services Regulation Law (2021)

- “Top Lawyer,” Corporate Counsel Magazine (2009-present)
- [Missouri/Kansas Super Lawyers](#)[®] (2008-2018); Super Lawyers[®], Business Edition (2011-2018)
- AV[®] Preeminent Peer Review Rated, Martindale-Hubbell
- Selected as a 2013 Top Rated Lawyer in Real Estate by Martindale-Hubbell and American Lawyer Media (ALM)
- Elected chair of a Bank Counsel Advisory Board for 2009-2010 by the Missouri Bankers Association Board of Directors

BACKGROUND

Prior to joining the firm, John was engaged in private practice in Washington, D.C.

EXPERIENCE

Lead Counsel on Multimillion-Dollar Cross-Border Loan

Served as lead counsel to an international bank on a multimillion-dollar (U.S. and Canadian dollars), cross-border, senior secured loan.

\$145.9 Million Sale of Office Building, Land

Represented the seller in the sale of a 1 million-plus-square-foot Class A office building in downtown St. Louis, Missouri, in a unique separate sale of the fee (\$25.9 million) and the leasehold estate (\$120 million).

\$1.6 Billion Debt Refinancing

Represented client, a supplier of goods and services to state and federal governments, in connection with a \$1.6 billion debt refinancing.

Acquisition of Digital Giving Platform

Represented an information management and payment services client in the acquisition of a digital charitable giving platform, which allows users to make donations to faith-based and nonprofit organizations through multiple channels including a mobile app, donation by text, and at kiosks.

\$80+ Million Financing for Historic Landmark Renovation

\$80+ million in multiple phases of financing for renovations of a historic landmark building into an entertainment complex. The collateral for the loan involved real estate, tax increment financing (TIF) proceeds and historic tax credit proceeds.

\$340 Million C&I Credit Facility

Closed a \$340 million commercial and industrial loan as borrower's counsel.

\$86 Million Real Estate Development Loan for Regional Bank

Closed an \$86 million commercial real estate development loan for a regional bank.

Advised Financial Holding Company on Payment Processing Activities

Completed a project for a financial holding company advising it as to permissible non-

banking activities relating to payment processing.

Closed \$125 Million in Commercial Loans

Closed in excess of \$125 million in commercial loans as lender's counsel for financial institutions in 2018.

\$10 Million Bond Financing for Charter School

Served as bond counsel for a \$10 million financing for a charter school, which will use the financing primarily to purchase the land and buildings in the city where the school is located. Also served as borrower's counsel for the school.