



## firm profile

McMillan is a modern and ambitious business law firm serving public, private and not-for-profit clients across key industries in Canada, the United States and internationally. With recognized expertise and acknowledged leadership in major business sectors, we provide solutions-oriented legal advice through our offices in Vancouver, Calgary, Toronto, Ottawa, Montréal and Hong Kong. Our firm values – respect, teamwork, commitment, client service and professional excellence – are at the heart of McMillan’s commitment to serve our clients, our local communities and the legal profession. For more information, please visit our website at [www.mcmillan.ca](http://www.mcmillan.ca).

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## real estate financing

### overview

In the commercial real estate world, increasingly complex financing arrangements—frequently involving non-Canadian entities and non-institutional lenders—are the norm. Those who are able to overcome the complexity will be better able to unlock value and reduce the risk of their real estate deals.

McMillan's Commercial Real Estate Group serves as a trusted advisor to clients—helping them protect their interests and optimize the return on their investments. We represent institutional and non-institutional lenders, as well as developers, builders and project owners in a variety of real estate-based financing, refinancing and restructuring transactions. Our experience includes a full range of real estate assets, from residential condominiums to mining facilities to shopping centres.

McMillan's lawyers have built trusted working relationships with major domestic and foreign financial institutions. We have helped Canadian banks and other lenders develop standard forms for loan, security and related agreements, as well as establish lending practices and procedures for commercial mortgage, construction financing and other real estate-based lending programs.

Numerous foreign lenders rely on our expertise and practical advice when lending on the security of property in Canada, as have governmental bodies seeking to develop rules and regulations that govern financial institutions operating in the real estate business.

McMillan professionals help clients lead by:

- Advising on project lending, land development and builder finance
- Providing counsel on acquisition and construction financing
- Counseling on insured and non-insured commercial loans and mortgages
- Obtaining and negotiating terms of mezzanine/subordinated debt
- Assisting with syndications
- Advising on restructurings
- Counseling on securitizations for residential and commercial mortgages
- Providing counsel on defeasance transactions