

# Ronald M. Stern

## Senior Counsel

**Ronald M. Stern** is an experienced transactional attorney who focuses his practice in three primary areas: the representation of businesses in corporate transactions and corporate law; the representation of parties in commercial real estate matters, and the representation of lenders (and borrowers) in commercial lending transactions.

A senior attorney in the firm's Birmingham office, Ron's corporate and business law practice includes an emphasis on business transactions regarding the acquisition or disposition of assets or stock, joint ventures, mergers and recapitalizations. In addition, he counsels clients on corporate/limited liability company formation matters, including buy-sell agreements, financing needs, general corporate counseling, shareholder governance and operational and planning issues.

Ron also has extensive experience in the area of commercial real estate. He has handled a significant number of complex real estate transactions on behalf of lenders, investors and developers, with an emphasis on construction and development projects (and related financing), senior housing, mixed-use projects, medical office buildings, retail shopping centers, restaurants, industrial properties, hotels, commercial leasing, residential subdivisions, and development agreements.

Ron also represents a number of national, international and regional banks and financial institutions. He has experience negotiating, structuring and documenting a variety of commercial real estate and commercial lending transactions, including acquisition financing, construction projects, syndicated secured and unsecured credit facilities, working capital lines of credit, SBA lending programs, letters of credit, and owner-occupied real estate facilities, and asset-based lending.

### REPRESENTATIVE CLIENT WORK

- Acted as legal counsel for a financial institution lender financing the construction of several senior living projects, including the negotiation of inter-creditor agreements with subordinated and mezzanine lenders
- Acted as Midwest legal counsel for a financial institution subsidiary of a Fortune 100 company for which he documented, negotiated and closed an extensive number of commercial, asset-based and real estate loans
- Represented the developers on the acquisition, construction, renovation and financing of a dilapidated historic hotel into a new state-of-the-art facility, including a nationally branded hotel on the lower levels with condominiums/apartments on the upper floors. The project utilized multi-level financing, including historic tax credits, conservation easement credits, U.S. Department of Housing and Urban Development financing, a pension fund loan, venture capital and construction/bridge loans.
- Represented a lender in financing the construction of one of the largest indoor soccer arenas in the United States
- Represented a 501(c)(3) organization in the development and structured financing of a mixed-use research and technology park, highlighted by a 100,000 square foot business incubator facility that houses various high-tech start-up companies, together with early-stage companies focused on emerging energy technologies, life sciences and advanced engineering
- Represented a national marketing and branding company in connection with the acquisition of several agencies and negotiated the related senior financing and subordinated debt facilities
- Represented a trucking parts manufacturing and distributing company in its sale of assets to a publicly-traded company
- Represented an international manufacturer of automotive batteries and lighting on its senior secured credit and term loan facilities
- Represented a large fabrication and specialty manufacturing company in the sale of its assets
- Represented a lender in financing, as well as related credit facilities, for a multi-building medical facility



### Office

Birmingham

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### Education

J.D., University of Detroit Mercy  
School of Law, Detroit, Michigan,  
1991

B.B.A., University of Georgia,  
Athens, Georgia, 1988

### State Bar Licenses

Michigan

### Court Admissions

U.S. District Ct., W.D. of Michigan  
1991

### Practices, Industries & Services

Banking & Financial Services

### Areas of Emphasis

Commercial & Real Estate Finance  
Opportunity Zones