

Louise S. Melchor

SENIOR COUNSEL

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LOCATED IN
Philadelphia, PA

MEET LOUISE

> *"With a background in commercial finance, restructurings, and business, I help clients spot issues early and find practical solutions, whether during a deal or when things take a turn.*
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> *"*
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> — Louise Melchor

Louise is an attorney in Obermayer's Business and Finance Department. She represents banks, non-bank financial institutions, private lenders, and occasionally borrowers, in a range of commercial finance transactions, including asset-based, commercial real estate, and commercial and industrial lending. Louise works on both syndicated and bilateral credit facilities across diverse industries, advising clients through all phases of commercial finance transactions, from negotiating term sheets to handling closings. Her experience spans transactions across various sectors, including real estate, retail, telecommunications, infrastructure, manufacturing, and legal services.

Louise also represents lenders in loan restructurings and distressed credit situations, including modifications, forbearance agreements and other workout arrangements.

Louise is particularly interested in changes to lending documentation in the evolving commercial finance landscape, including developments like the growth of private credit, liability management transactions, and the accommodation of new technologies as collateral with the adoption of UCC Article 12.

Outside of work, Louise enjoys playing tennis, biking, kayaking, hiking, exploring New York City and Washington, DC on day trips with friends, and attending local outdoor music events.

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EXPERIENCE

With over 15 years of experience, including at an AmLaw 100 firm, Louise has extensive experience, representing clients in various industries, including real estate, retail, telecom, infrastructure, manufacturing, and legal services.

Some of Louise's most significant transactions include:

- Represented a national bank as lender in a $25MM refinancing provided to a real estate private equity and investment management company for an apartment complex with ground-floor retail located in Philadelphia.
- Represented a national bank as lender in a $27MM term loan facility provided to a New York-based retail real estate development and investment group for the acquisition of a Philadelphia-area grocery-anchored shopping center.
- Represented a national bank as lender in a $22MM refinancing of a grocery-anchored shopping center located in New Jersey.
- Led a team of attorneys, including local counsel, representing a national bank as lender in a $40MM commercial real estate financing provided to an affiliate of a global alternative investment management firm for the acquisition of a six-building multi-tenant light industrial campus located in Arizona.
- Represented a telecommunications provider borrower in a $32.5MM term loan and revolving credit syndicated facility provided by an opportunistic credit fund and its affiliates for the acquisition of a telecommunications infrastructure business.
- Represented a state-chartered bank as lender in a $13.5MM term loan and revolving credit facility provided to a network of radio stations, secured by business assets.
- Led a team of attorneys in the development of a suite of loan document forms for two national banks for the Main Street Lending Program (created by the Federal Reserve during COVID-19), and in closing numerous Main Street New Loan Facilities and Priority Loan Facilities.
- Led a team of attorneys, including local counsel, in representing a state-chartered bank as lender in a $20MM commercial line of credit facility provided to a global biopharmaceutical manufacturing company headquartered in Pennsylvania and involving an IC-DISC entity and an Irish entity as guarantors.
- Represented a national bank as lender in a $150MM working capital line of credit facility provided to an AmLaw 100 law firm.
- Represented a national bank as administrative agent and lender in a $30MM syndicated credit facility provided to a contracting and construction firm for the refinancing of a portfolio of properties, including quarries, located in Pennsylvania, New Jersey, and Maryland.
- Represented a national bank as a participant lender in a $600MM subscription credit facility extended to a series of funds managed by a middle-market private equity firm.

ACTIVITIES & HONORS

While in law school, Louise was awarded a merit-based Law Faculty Scholarship and earned placement

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on the Dean's Honor List. She distinguished herself in national advocacy competitions, receiving the David Sive Award for Best Brief Overall at the 2004 Pace University National Environmental Law Moot Court Competition. She was also named Best Oral Advocate in the Preliminary Round and advanced as a quarterfinalist in the competition.

Louise is a past co-chair of the South of South Neighborhood Association Community Impact Committee and a volunteer attorney with Philly VIP, representing Philadelphia residents in tangled title, real estate, and estate and incapacity planning matters.

Professional licenses, memberships, and certifications:

- Licensed Professional Engineer: District of Columbia
- American Bar Association: Business Law Section, Commercial Finance
- Pennsylvania Bar Association: Quality of Life / Balance Committee Member, Commission on Women in the Profession Member
- Philadelphia Bar Association: Business Law Section, Banking and Financial Services Committee Member
- National Association of Women Lawyers: Financial Services Affinity Group Member
- University of California, Berkeley, School of Law, Executive Education: Certificate in Sustainable Capitalism and ESG, 2021
- New York University, Stern School of Business: Fintech Certificate, 2019

EDUCATION

Temple University, Beasley School of Law, JD

Drexel University, MS

University of Pennsylvania, BA

ADMISSIONS

Pennsylvania

New Jersey

New York

United States District Court for the Eastern District of Pennsylvania

United States District Court for the District of New Jersey

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CAPABILITIES

Business & Finance

Banking

Lender Liability & Workouts

Public Finance

Bankruptcy & Business Reorganizations

Creditors' Rights

Lender Liability & Workouts

Industry Focus

Financial Services

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