Banking and Financial Services
Legal Services for Agribusiness Lenders

Jeffer Mangels Butler & Mitchell LLP (JMBM) is a top California law firm that provides a full range of legal services tailored to meet the special needs of agricultural industry lenders. We have decades of experience in ag finance and loan workout issues that are critical to the agribusiness industry today.

Finance
JMBM's banking and finance expertise includes the representation of lenders in agribusiness loan and credit transactions, asset-based lending, accounts receivable financing, inventory financing, factoring, term loan lending, letters of credit (standby and direct pay), loan restructuring and workouts. We represent lenders in agented, syndicated, participation and other loan transactions. Our lawyers lecture regularly to lending organizations and bar associations and have substantial and nationally recognized UCC and real property lending experience. One of our partners is the past chair of the California State Bar's Committee on Agribusiness, and is a charter member of the Committee.

Insolvency and Workouts
JMBM has significant expertise in working out troubled agriculture loans. We have deep experience with respect to pre-bankruptcy workouts, receiverships, collection of defaulted loans, complex bankruptcy liquidations and reorganizations within the agribusiness context. We are experienced with PACA, PSA and producers lien law issues (one of JMBM's partners tried and won the leading landmark bankruptcy case on the California producer's lien law).

Representative Matters

- Sale of a major grass seed company, including the negotiation of partial seller financing and documentation of the same
- Representation of Agent Bank in real estate, construction and dairy operation loans involving 95,000 acres of land and three dairy operations having dairy capacity of up to 50,000 animals
- Liquidation of major nut processors, including Chapter 11 cases
- Sold secured lender's loans to troubled tree crop grower at par
- Receivership of major farming and timber partnership, including land leases, trucking, FSA issues and farming; and restructured real estate debt to provide for long-term repayment
- Sale and liquidation of a premium winery, including bottled wine and wine in bulk, for a major secured lender
- Represented secured lender in Chapter 11 reorganization of winery, recovering 100% of debt owed
- Foreclosure and sale of thoroughbred race horses belonging to a major entertainer, resulting in repayment to the lender
- Secured lending to horsemen
- Representation of receiver of large race horse owner and breeder
- Foreclosure and sale of numerous farms and ranches, including both real and personal property issues
- Successful restructured term loan to cattle ranch
- Representation of numerous lenders to failing dairies, in workouts, liquidation, sales, bankruptcy and lawsuits
- Successful restructure of loan to major packaged salad processor
- Sale of major seed company in Chapter 11, resulting in full payoff to lender syndicate
- Representation of secured lender to rice growers in Chapter 11 and Chapter 12 cases
- Structured successful liquidation of grower-processor of fresh tree fruits resulting in payoff to Lender
The JMBM Special Assets Team
The JMBM Special Assets Team can help you with your most challenging ag credits.

Please Contact Us
Our team takes a deep personal interest in your matter. We recognize that each client has unique issues and specific objectives. We are pleased to discuss how we can help, and invite you to contact us.

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