



Megan L. Hoelle

PARTNER

Cincinnati

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Practice Areas

Bankruptcy, Restructuring and
Distressed Situations

Finance

Franchise Finance

Real Estate

Workouts and Restructuring

Education

University of Cincinnati College of
Law, J.D., 2005, Order of the Coif

*University of Cincinnati Law
Review*, Student Articles Editor,
2004-2005

University of Kentucky, B.B.A.,
summa cum laude, 2002

Bar & Court Admissions

Ohio

*Admitted to practice law only in
the states listed above.*

Megan is a partner in the Vorys Cincinnati office and a member of the finance, energy and real estate group. Her practice focuses on all aspects of commercial lending – including structured finance transactions, asset-based lending, cash flow lending and other leveraged finance, dealer finance, equipment leasing, middle market loan transactions and syndicated credit facilities. She regularly represents lenders in senior secured financings, mezzanine transactions and subordinated debt facilities. Her practice ranges from representing an insider creditor in a single-advance loan to an affiliate company or individual to leading a multi-bank group as agent's counsel in a multi-tranche, large-exposure syndicated credit facility. Her work frequently involves revolving credit facilities, construction loan and other multi-draw capital expenditure facilities, and term loan transactions.

Megan has experience representing lenders in franchising matters (involving purchase and operating loan facilities to franchisees), small business loans (both SBA 7(a) and 504 loan transactions) and letter of credit facilities. She works collaboratively with other Vorys teams to appropriately address industry-specific concerns from a lender's perspective as they arise – such as environmental issues in connection with mortgaged real property, ESOP, preferred stock and other shareholder arrangements applicable under a borrower's ownership structure, and specifically-directed collateral reviews arising from a borrower's use of accounts receivables, inventory and equipment as collateral value for a loan. She additionally has managed aspects arising with the context of agricultural lending, including requirements under the Food Security Act, the Packers & Stockyards Act and the Perishable Agricultural Commodities Act.

Megan has an in-depth knowledge of collateral and legal analyses under Article 9 of the Uniform Commercial Code. Her work on lien attachment and perfection issues and priority determinations provides significant value to her lending clients as they pursue and protect their rights in collateral assets and security positions under applicable law. She has successfully assisted clients by protecting their rights as a creditor under the Federal Assignment of Claims Act vis-à-vis

government account debtors of a borrower. She has advised clients in connection with both foreign and domestic credit insurance policies issued in favor of borrowers.

Megan strategizes with and assists her clients in addressing loan transactional matters when a credit facility fails to perform, including reservation of rights letter, forbearance and other work-out restructurings, loan sale transactions, receivership proceedings and UCC Article 9 asset dispositions.

Megan has also assisted financial institutions and other lending clients in the development, management, implementation and update of loan document forms to both ensure a quality product for use in the client's business, as well as enhance the efficiency and service experience for that client's customers.

Megan is a member of the Ohio State Bar Association and the Cincinnati Bar Association.

Megan received her J.D. from the University of Cincinnati College of Law, where she was a member of the Order of the Coif and was the student articles editor of the *University of Cincinnati Law Review*. Megan received her B.B.A. *summa cum laude* from the University of Kentucky.

Honors & Recognitions

Ohio Super Lawyers Rising Stars, Real Estate, 2009

Golden Key International Honor Society, Member, 2002-2003

Chambers and Partners, Leading Lawyer in Banking & Finance, 2021-2023

Professional and Community Activities

Cincinnati Chamber of Commerce, 2010 C-Change Class, Member

Working in Neighborhoods, Board Member (former)

March of Dimes, March for Babies Volunteer Committee Member