

Ed Snow

Partner

Atlanta, GA
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Ed Snow practices in the Atlanta office of the firm and practices in the firm's Lending Practice Group.

Ed has practiced law since 1988 and is admitted to practice in Georgia and Tennessee. He represents banks, finance companies, funds and borrowers in the middle and large corporate markets and his clients include: Wells Fargo Bank, JPMorgan Chase Bank, BB&T, Regions Bank, Atlantic Capital Bank, Synovus Bank, First Citizens Bank, Chatham Capital and MidCap Financial Services, among others.

Ed has extensive experience with the following kinds of lending/borrowing transactions: accounts receivable and inventory finance; cash flow finance; mezzanine finance; health care finance; equipment finance; joint venture finance; leveraged acquisition finance; unsecured finance; letters of credit finance; asset securitizations; media, high tech and telecommunications finance; real estate finance; loan syndications and participations; workouts, restructurings and forbearance arrangements; secured party sales; debtor-in-possession finance; and loan purchases and sales.

Ed Snow is also a member of the firm's Blockchain, Cryptocurrency and Electronic Transactions Group and advises banks, financial institutions and other businesses in these areas, including regarding blockchain financial transaction applications, electronic and digital signatures, electronic loan documents and other contracts (aka, electronic records) and collateral consisting of electronic chattel paper, transferable records and other electronic assets. Ed is a frequent speaker and author on these topics and is a member of The Electronic Signatures and Records Association.

Ed Snow is a former adjunct professor of contracts and contract drafting at Emory Law School. He frequently writes and speaks on lending and other legal topics and has lectured for the National Business Institute, Lorman Education Services, and the Institute of

PARALEGAL/ASSISTANT

Legal Practice Assistant

Angela Phillips
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CAPABILITIES

Beverage Services
Financial Services
Commercial & Corporate Finance
Financial Institutions
Commercial Real Estate Finance
Private Equity & Venture Capital
Cybersecurity & Data Privacy
Blockchain, Cryptocurrency & Electronic Transactions
Agriculture Funding & Lending
Alternative & Renewable Energy

EDUCATION

LL.M., Banking Law, Boston University School of Law
J.D., University of Tennessee College of Law
B.A., Brigham Young University

LICENSED IN

Georgia
Tennessee

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Continuing Legal Education in Georgia, as well as the Emory University Law and Religion Program and other organizations.

Experience

- Served as counsel for a top 5 national bank as co-lender for a restructured and increased, club syndicated, all asset secured, and revolving syndicated credit facility for a national sports franchise.
- Represented a regional beverage distributor, as borrower, for a restructured and increased, all asset secured, revolving credit facility and multi-draw acquisition term loans.
- Represented a sole lender in a \$22,000,000 secured revolving loan facility in the healthcare industry.
- Represented a regional bank in an increased revolving loan and term loan facility secured by all assets for a private equity sponsor-owned metal stamping and fabrication company.
- Represented the agent in a \$93,000,000 syndicated, secured revolving loan and term loan facility in the transportation industry.
- Serving as counsel of a commercial loan fund, as agent for a club syndicated, all asset secured, revolving and term syndicated credit facility for a telecommunication company and certain affiliates. Structuring an exit strategy for this type of loan is peculiar due to a cash flow stream as collateral that is payable by only one account debtor and inventory that is not readily available as collateral.
- Served as regional counsel for a regional bank as co-lender in a two lender, all asset secured, and revolving and multi-term loan facility for an agri-business.
- Represented a regional bank in a revolving, term and equipment loan facility, secured by all assets in the food services industry.
- Represented a private equity group as agent for a club syndication of an acquisition term loan facility to purchase a company in a 363 sale out of bankruptcy in the retail industry.
- Represented a regional bank, as agent, for club-syndicated, all asset and real estate secured revolving credit facility and acquisition term loan facility in the film industry.
- Represented a regional bank for an all asset and real estate secured, revolving, term and equipment finance credit facility for a construction and materials company and certain affiliates.
- Served as counsel of a top 5 national bank, as agent for a club syndicated, all asset and real estate secured, syndicated credit facility for a metal alloy components manufacturer, and certain affiliates.
- Represented a regional beverage distributor as borrower in a single bank secured multiple revolving loan and multiple term loan acquisition facility.
- Represented the agent in a \$150,000,000 syndicated, secured term loan facility in the health care industry.
- Represented the mezzanine lender and warrant holder in a \$28,000,000 restructured term loan facility and recapitalization.
- Represented the agent in a \$63,125,000 restructured, syndicated, secured revolving loan and term loan facility in the recycling industry.

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- Represented the agent and primary lender in the amendment and restatement of syndicated term and revolving loan facilities to an international airplane parts manufacturer, as guaranteed by several of its subsidiaries. Our role involved preparation and negotiation of loan documents, and review and analysis of due diligence materials, including affiliated European bonds. Collateralization was greatly complicated by IFRS and the underlying European bonds, as well as cross collateralization of the facilities to real estate loans to the guarantors, which are subject to PILOT and tax credit arrangements.
- Represented a national bank, as agent, in a syndicated, cross-border, all asset secured, revolving and term loan facility in the construction industry.
- Represented an agent in a two-lender multi-term loan and construction loan restructuring in the film industry.
- Represented a regional bank in an electronic time draft supply chain structured finance transaction. This transaction is notable not just as a more efficient supply chain solution, but also for its ability to be closed on an electronic platform with lenders often being able to obtain payments along a supply chain via negotiated, electronic time drafts under New York's electronic signatures and records act.
- Represented a regional bank, as agent, in an increased club syndicated asset-based and fully-secured revolving loan facility for a retail healthcare device manufacturer.
- Represented the agent in a \$75,000,000 secured acquisition loan facility in the human resources industry.
- Represented the agent in a \$50,000,000 syndicated secured revolving loan facility, with a borrowing base, in the equipment rental industry.
- Served as counsel of a national bank for an all asset and real estate secured revolving credit facility and increased acquisition term loan facility in the food services industry.
- Represented a borrower in a \$50,000,000 receivables sale facility in the automotive industry.
- Represented the agent in a \$62,000,000 secured term loan facility in the health care industry.
- Serving as counsel for an international car manufacturer in a receivables securitization facility with the U.S. agency of an international bank. This transaction involves a true sale and related bankruptcy opinions.
- Represented a co-lender in debtor-in-possession financing of Beaulieu Group.
- Represented the borrower in an \$85,000,000 secured revolving loan and term loan facility in the beverage industry.

Honors & Recognition

- Listed in *The Best Lawyers in America*®, Banking & Finance Law since 2006, Securitization and Structured Finance Law since 2012, Commercial Finance Law since 2022, Equipment Finance Law (2024)
 - *The Best Lawyers in America*®, "Lawyer of the Year," Securitization and Structured Finance Law, Atlanta, Georgia (2021), Commercial Finance Law, Atlanta, Georgia (2024)
- Named, *Chambers USA*, Banking & Finance (2009-2023)
- *Georgia Super Lawyers*, Banking (2010-2014, 2016-2018; 2021-2024)

Ed Snow

- Georgia's "Who's Who Legal," Banking
- American College of Commercial Finance Lawyers

News

- Burr & Forman Attorneys Selected to 2024 Georgia Super Lawyers List
Firm News, 02.09.2024
- Best Lawyers® 2024 Honors 242 Burr Attorneys, Including 17 "Lawyers of the Year"
Firm News, 08.17.2023
- 61 Burr & Forman Attorneys Ranked in 2023 Chambers USA
Firm News, 06.01.2023
- Burr & Forman Attorneys Selected to 2023 Georgia Super Lawyers List
Firm News, 02.09.2023
- 63 Burr & Forman Attorneys Ranked in 2022 Chambers USA
Firm News, 06.03.2022

Speaking Engagements

- Strafford's CLE Webinar, "E-Signature and Electronic Documents in Commercial Lending: Complying with E-SIGN, UETA, Interplay with UCC"
Speaking Engagement, 11.17.2021
- CLE Webinar, Instructor, CLE: "E-Signatures and Electronic Documents in Commercial Lending: Complying With E-SIGN, UETA, Interplay With the UCC"
Speaking Engagement, 11.04.2020
- Presenter, "Cylinder Security: Thoughts on the Legal Profession, Privacy and Security in Ancient Egypt, Israel, and Mesopotamia"
Speaking Engagement, 02.13.2020
- Distributed Health Conference
Speaking Engagement, Schermerhorn Symphony Center; Nashville, TN, 11.05.2018
- Law and Business Tech CLE- Cybersecurity, Blockchain and Electronic Transactions
Speaking Engagement, University of Tennessee College of Law; Knoxville, TN, 09.21.2018

Articles

- Three Ways the Inflation Reduction Act Advances Green Banking
Articles / Publications, 08.19.2022
- Cybersecurity & Data Privacy E-Note December 2021
Articles / Publications, 12.14.2021
- Frequently Asked Questions (FAQ) for Using Electronic Signatures
Articles / Publications, 03.24.2020

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- Remote Electronic Commercial Loan Closings and Workouts: A Summary Guide During COVID-19 Interruptions
Articles / Publications, 03.18.2020
- *The Banking Law Journal*: Having Your Electronic Signatures and Inking Them Too: Thoughts on Continuing Reluctance to Closing Commercial Loans Solely by Electronic Means
Articles / Publications, 03.09.2018

Civic Activities

- Michael C. Carlos Museum at Emory University, Board Member and Board Co-Chair
- Host of informal "Tour the Bible Through the Carlos Museum" program for church and synagogue groups on weekends
- Atlanta Metro Chamber of Commerce, Board of Directors Member
- Chair and speaker, annual ICLE Ethics & Professionalism seminar, "Ancient Foundations and Modern Equivalents," Michael C. Carlos Museum

Professional Activities

- Atlanta Bar Association
- Georgia State Bar Association
- Georgia State Bar Association Business Law Section, Former Chair
- Georgia State Bar Association Business Law Section and Uniform Commercial Code Committee
- Georgia State Bar Association Business Law Section Uniform Commercial Code Committee, Former Chair