

# Kristine M. Osentoski

## ASSOCIATE

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Kristi Osentoski is an associate in Chapman's Banking and Financial Services Department and is a member of the Commercial Lending Practice Group. Kristi regularly represents banks and other financial institutions in documenting and structuring a wide range of credit transactions, including secured, unsecured, senior, subordinated, subscription facilities, mezzanine, first lien/second lien financings as well as workouts and restructurings. She also has experience working as in-house counsel with a "Big Four" bank as secondee.

Kristi primarily focuses her practice on acquisition financing, sponsor finance, commercial lending, asset-based financings, cash flow loans, subscription facilities, franchisee financings, multi-currency credit facilities and leveraged finance, particularly in the middle market, with average deal sizes ranging from \$10 million to \$500 million.

Her transactions span a number of industries, including accounting, agriculture, broker-dealers, business and consulting services, consumer manufacturers and retailers, education, financial institutions, food, health care (clinical services, device manufacturers, health care IT, pharmaceutical services, and service providers), industrials, insurance, private equity and portfolio companies, retailers, and technology.

Kristi's experience includes counseling a range of clients on regulatory compliance with federal and state laws, specifically in respect of licensing, lending, servicing and collection requirements.

## Honors & Awards

- CALI Excellence for the Future Award, Civil Procedure, 2011; Torts, 2011; Employee Benefits, 2014

## Admitted

Illinois

## Education

University of Illinois College of Law, J.D., 2014

- Development Editor, *University of Illinois Law Review*
- Order of the Coif  
Michigan State University, B.A., General Management, High Honors, 2011

## Practice Focus

Agribusiness Lending  
Asset-Based Lending  
Bank Regulatory Matters  
Banking and Financial Services  
Commercial Lending  
Equipment Finance  
Health Care Finance  
Health Care Lending  
Lending to Private Equity Firms  
Loan Syndications and Trading/Syndicated Credits  
Mezzanine Finance  
Private Funds: Fund/Sponsor

- Rickert Award for Excellence in Academics, 2014
- Honors Achievement in Advocacy, 2012

Representation  
Rail Finance  
Real Estate Investment Trusts (REITs)  
Second Lien Financings  
Senior Lending  
Special Situation Lending  
Special Situations and Restructuring  
Sports Facilities  
Sports Finance  
State Licensing, Regulation and Examination