

Kristine M. Osentoski

PARTNER

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Kristi Osentoski is a partner 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.

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

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