

RICHMOND A. PAYNE



CONCENTRATING IN BUSINESS & BANKING LAW

ROBINSON PAYNE LLC

2800 WEST HIGGINS ROAD – SUITE 160

HOFFMAN ESTATES, IL 60195

P: 847.882.8888

F: 847.882.7777

DIRECT DIAL: 847.944.9218

DIRECT FAX: 847.944.9219

rich@robinsonpayne.com

www.robinsonpayne.com

HIGHLIGHTS OF PRACTICE:

BUSINESS & CORPORATE LAW

- General or Special Counsel for numerous Chicagoland companies, including companies recognized in Crain's Chicago Lists of Largest Privately Held Companies, Fast 50 (Fastest Growing Companies) and Largest Women-Owned Firms
- General Counsel for Rust Communications, Inc. and subsidiaries, one of the largest independent, family owned newspaper chains in the U.S., comprised of 19 daily newspapers, 31 weekly newspapers and 17 radio stations in 9 states, 7 commercial and quick printing operations
- Obtained Temporary Restraining Order and Preliminary Injunction for publicly traded company against start-up competitor using unfair and misleading sales practices
- Successfully structured/organized several hundred new companies and family limited partnerships
- Successfully completed over 50 acquisitions of businesses and assets or real estate including acquisitions of \$18 million, \$17.5 million, \$10.2 million, \$5.2 million, \$3.6 million and \$3.4 million
- Represented holding company and 10 subsidiaries in structuring and governance
- Successfully completed Hart/Scott/Rodino filing and review by Federal Trade Commission and Department of Justice
- Represented borrowers in numerous loans including, for example, \$54.5 million, \$34.5 million, \$27.5 million and \$6.2 million
- Represented companies in spin-off of various real and personal properties into limited liability companies operating in several states and in restructuring to allow for minority interest holders
- Successfully represented companies in unemployment, wage and hour, discrimination and sexual harassment and the Second Injury Fund and the State of Missouri in workers compensation defense matters
- Author "A Proposed New Tort Cause of Action for Breach of the Implied Covenant of Good Faith & Fair Dealing in Commercial Contracts in Missouri", St. Louis University School of Law Journal

BANKS & BANKING LAW

- Approved counsel for many Chicagoland area banks including JPMorgan Chase Bank N.A., Harris, N.A., Amcore Bank, N.A. and Northern Trust Company.
- Former outside regional general counsel for Union Planters Bank, N.A., one of the 30 largest banks in the U.S. at the time. Responsible for 25 branches in 10 cities comprised of almost \$1 billion in assets
- Recognized by Missouri Lawyers Weekly as an expert in banking matters and quoted (page 1) regarding a bank's duty to inquire and a recent Missouri Supreme Court decision on same
- Represented banks, documented numerous loans including, for example, \$4, \$6, \$12, and \$18 million secured lines of credit and term loans
- Represented bank, structured and documented \$5 million loan on shopping mall
- Represented bank, structured and documented \$6.5 million in loans to multi-national real estate development company
- Represented bank in multi-million dollar foreclosures on long term care facilities
- Represented banks in hundreds of residential and commercial real estate foreclosures
- Successfully represented banks in Chapters 7, 11 and 13 bankruptcies receiving payment in full on secured and unsecured debt
- Successfully represented banks in over a hundred UCC priority, check and other transactions disputes
- Frequent lecturer, The Missouri Bar Annual Bankruptcy Institute