



Alison J. Cross

DIRECTOR

Alison Cross works with both lenders and borrowers in commercial finance transactions. Focused primarily in the areas of commercial and industrial lending, real estate lending, and health care lending, Alison documents loans secured by a variety of collateral, including real property, equipment, inventory, securities accounts and other assets.

CONTACT

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Dallas

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Oklahoma City

Main

PRACTICE AREAS

- Real Estate Transactions
- Financial Institutions
- Healthcare Law
- Real Estate and Land Use
- Technology Law

EDUCATION

- Southern Methodist University
Dedman School of Law (J.D., 2004,
cum laude)
- University of Wisconsin (B.S., 1998,
summa cum laude)

ADMISSIONS

- 2004, Texas

BIOGRAPHY

Alison Cross works with both lenders and borrowers in commercial finance transactions. Focused primarily in the areas of commercial and industrial lending, real estate lending, and health care lending, Alison documents loans secured by a variety of collateral, including real property, equipment, inventory, securities accounts and other assets.

She has experience with loan workouts and restructurings, as well as foreclosure of commercial real estate, oil and gas interests and aircraft. Alison's experience also includes documentation and negotiation of construction loans and loan restructurings.

She has represented national and regional banks, healthcare institutions, manufacturing companies, EB-5 regional centers and non-profits, as well as other borrowers and lenders.

EXPERIENCE

- Represented lender in \$15,000,000 loan to developer for construction of multifamily apartment project in Oregon.
- Represented agent in a \$56 million loan to a grocery store chain secured by assets of and membership interests in the companies.
- Represented lender in \$50 million loan to a financial services company guaranteed by the company's Japanese parent.
- Represented lender in \$45 million loan to developer for the construction of a hotel and convention center, including negotiations with mezzanine lender.
- Represented agent in \$36 million loan to developer for the construction of apartment complex in Fort Worth, TX.
- Represented lender in \$24 million loan to an issuer in connection with the refinance of existing debt of a non-profit education corporation.
- Represented lender in an \$18 million loan to a restaurant chain secured by all assets of the companies.
- Represented credit union in a \$14 million loan to a steel distributor secured by the company's leasehold interests in real property.
- Represented lender in \$7 million loan secured by 88 properties located in multiple states.
- Represented multiple lenders in sponsor backed acquisition financings, including negotiation of intercreditor agreements.
- Represented lender in multiple loans to doctor groups to finance the development of surgical centers and free standing emergency departments.
- Represented lender in a loan to a company for the construction and operation of

a memory care facility.

- Advised lender with respect to taking Medicare/Medicaid receivables as collateral for loans.
- Advised two healthcare institutions in connection with loans to finance working capital and refinance existing indebtedness.
- Documented intercompany loans for healthcare institution.
- Advised a non-profit corporation in loan negotiations related to the purchase of headquarters in Dallas, TX.
- Advised participant lender in syndicated credit facilities ranging from \$200 million - \$1.5 billion.
- Advised a manufacturing company in the negotiation and documentation of a new \$20 million credit facility secured by business assets.
- Represented bank in loans to franchisees of national franchisor governed by master agreement and guaranteed by franchisor.
- Member of team representing administrative agent in syndicated credit facilities in media and telecom, energy and health care industries.
- Represented bank in loan secured by works of art.
- Represented lender in aircraft financings.
- Represented an EB-5 Regional Center in connection with financing the development of multi-family residences.
- Represented an EB-5 Regional Center in connection with the financing the expansion of a restaurant chain, including negotiation of a bridge loan and intercreditor agreement.
- Represented lenders in foreclosure of commercial real estate, oil and gas interests and aircraft.
- Represented lender in sale of bank owned properties.

PROFESSIONAL ORGANIZATIONS

- Dallas Bar Association
- National Association of Women Lawyers
- Texas Association of Bank Counsel (Board Member)
- Texas Wall Street Women

COMMUNITY INVOLVEMENT

- United Way Young Leaders Society (2008-present)

PUBLICATIONS

- [Cross to give virtual presentation for Texas Bankers conference](#)
- [SBA disaster loan summary](#)
- [Q&A about SBA Loans related to the newly passed CARES Act](#)