



RALPH B. GILLIS

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## PRACTICES

Commercial Lending  
Business & Corporate  
Workouts & Creditors' Rights  
Commercial Real Estate  
Wills, Trusts & Estates

## EDUCATION

Northeastern University School of Law, J.D. (2012)  
Villanova University, B.A. Economics (2006)

## BAR ADMISSIONS

Rhode Island (2012)  
Massachusetts (2012)  
U.S. District Ct., D. Mass.  
1<sup>st</sup> Circuit Ct. of Appeals  
U.S. Supreme Court

## PROFESSIONAL & COMMUNITY INVOLVEMENT

Rhode Island Bar Association  
Massachusetts Bar Association  
Massachusetts Bar Association Young Lawyers Division Board of Directors  
New England Mountain Bike Association  
National Eagle Scout Association  
Union Club of Boston  
British Officers' Club of New England

## PRACTICE SUMMARY

Ralph's practice primarily relates to banking and transactional matters. His clients are varied and include lenders, businesses, and individuals.

Ralph works with lenders to originate commercial banking facilities of all sizes and types, including mortgage loans and lines of credit. He prepares loan documents, conducts due diligence review, oversees closings and advises commercial borrowers in all aspects of the financing process. Finally, he represents lenders in loan workouts, loan modifications, forbearance arrangements, and foreclosures.

In addition, Ralph handles all manner of business transactions, including formation, dissolution, asset sales, and general outside counsel representation of closely held businesses.

Ralph also prepares estate plans, including Wills and Trusts, and administers probate estates and trusts.

## REPRESENTATIVE MATTERS

- Represented Lender in a \$5 million+ financing to purchase Providence office Building;
- Represented Lenders in numerous loan modifications with quick turnarounds to allow for businesses to address short term cash shortfalls;
- Represented the members in a closely held limited liability company through dissolving the entity and distributing all assets to the members;
- Represented numerous individuals seeking to develop an estate plan.