



PHILIP R. PRIMEAU

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PRACTICES:

Commercial Lending
Business
Corporate

EDUCATION:

Roger Williams University School of Law, J.D., *summa cum laude* (2021)
Providence College, B.A., *summa cum laude* (2017)

BAR ADMISSIONS:

Rhode Island, 2021

PRACTICE SUMMARY

Philip helps regional and national financial institutions achieve their business goals in the complicated arena of commercial lending, with a focus on construction and real estate financing and asset-based credit facilities. He has negotiated and structured sophisticated transactions involving interest rate swaps, PACE financing, non-recourse/limited-recourse guaranties, lender participations, and multi-lender subordination agreements. He is attentive to issues of concern to lenders, including collateralization, debt service, ownership transparency, and management continuity.

Philip also deals with an array of other corporate and business matters, including environmental compliance, mechanics' and materialmen's liens, and the creation, governance, and termination of time-shares and condominiums. Moreover, as a Certified Information Privacy Professional (US) through the International Association of Privacy Professionals, he has special insight into questions of privacy and confidentiality in key sectors, including healthcare, education, and banking.

In every area of his practice, Philip understands himself as a practical business advisor helping his clients take advantage of opportunities in a prudent but effective manner. To this end, he brings to bear not only his legal knowledge, but also his previous experience in the real estate and construction industries.

During law school, Philip served as a judicial intern with the United States District Court for the District of Rhode Island and the United States Court of Appeals for the First Circuit. He also served as Executive Notes & Comments Editor of the *Roger Williams University Law Review*, where he sought to amplify diverse voices on timely legal topics.

