



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
Massachusetts, 2022

PROFESSIONAL & COMMUNITY INVOLVEMENT

Rhode Island Bar Association
Chesterton Academy of Our Lady of Hope, Board Member

PRACTICE SUMMARY

Philip helps financial institutions achieve their business goals in the complicated arena of commercial lending, with a focus on term, revolving, and construction credit facilities secured by real estate and business assets. He has a global understanding of the transaction process, from drafting documents to conducting due diligence and facilitating flow of funds. In addition to the building blocks of secured lending, such as promissory notes and commercial mortgages, he is familiar with interest rate swaps, C-PACE financing, limited recourse guaranties, negative pledges, lender participations, and inter-creditor agreements. He is attentive to issues of concern to lenders, including collateralization, debt service, and management continuity.

Philip also deals with an array of other corporate and business matters: environmental compliance, mechanics' and materialmen's liens, LIBOR to BSBY/SOFR benchmark

conversion, commercial zoning and land use, 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 offers insight into questions of privacy and confidentiality in the healthcare, education, and banking sectors.

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.

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REPRESENTATIVE MATTERS

- Represented lenders financing acquisitions of quick service restaurants and associated commercial real estate across New England and the greater Northeast
- Represented lenders financing a green energy project with total facilities in excess of \$65,000,000