

Jeremy M. Garlock, Partner

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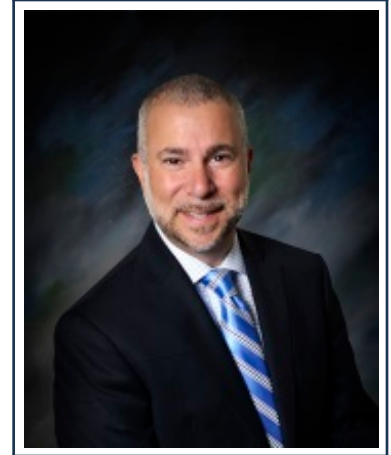
Jeremy M. Garlock handles all aspects of banking, transactional and corporate matters and has managed transactions in excess of several hundred million dollars in the aggregate throughout his career. Mr. Garlock co-chairs Schenck, Price, Smith & King's Banking and Finance practice group.

Regional, national and international banks, as well as credit unions, are among those Mr. Garlock has represented. He also focuses on acquisition and sale of businesses and real estate, including multi-family, industrial and retail properties.

Mr. Garlock is often called upon to structure acquisitions and to utilize various governmental credit incentive programs in such transactions, including the New Jersey Economic Development Authority (NJEDA), Small Business Administration, Certified Development Companies (CDCs), and New York Industrial Development Agencies (NYIDAs).

Further, Mr. Garlock has frequently represented out-of-state entities that wish to either relocate their operations to New Jersey or invest in New Jersey.

Mr. Garlock is currently a member of the New Jersey State Bar Association and a former member of the Morris and Essex County Inn of Transactional Counsel (inaugural Counsel). He was repeatedly selected to the New Jersey Rising Stars® * list, featured in *New Jersey Monthly* magazine, in the field of Banking. Mr. Garlock began his legal career with SPSK as a summer associate. Prior to joining the Firm, he was a staff accountant for Ernst & Young (New York, NY).



REPRESENTATIVE MATTERS

- ~ Represented numerous banks and credit unions in closing approximately forty to fifty loans annually totaling over \$250M including \$15M and \$9M NJEDA tax-exemption bonds, \$25M line of credit to major health care organization, \$10M commercial refinancing of four industrial properties, approximately six to eight SBA 504 loans per year, approximately 30 other credit facilities including mortgage and acquisition loans, construction loans, lines of credit, and asset-based facilities, ranging from \$500K-\$20M.
- ~ Represented real estate entity in \$19M real estate disposition, \$12M acquisition and various note and mortgage purchases relating to diverse real estate property types
- ~ Represented numerous banks and credit unions in various loan workouts and restructurings including multi-credit facility to related borrowers and guarantors totaling over \$10M

PRACTICE AREAS

- ~ Commercial Restructuring and Workouts

- ~ Corporate and Business Law
- ~ Banking and Finance
- ~ Real Estate and Environmental Law
- ~ Commercial Real Estate

INDUSTRY FOCUS

Handling all aspects of transactional matters, including lending in all types of credit facilities, acquisitions, dispositions, and restructurings

AREAS OF CONCENTRATION

Mortgage and acquisition loans, 504 loans, New Jersey Economic Development Authority (NJEDA) direct loans and tax-exempt bonds, construction loans, lines of credit, asset-based facilities, and loan workout and restructuring. Real estate and business acquisition and dispositions, financings and general corporate matters, including entity formations and contract reviews.

EDUCATION

- ~ University of Delaware (B.S., Accounting, Alfred Lerner College of Business and Economics; 1995)
- ~ Seton Hall University School of Law (J.D.; 1999)
cum laude

COURT ADMISSIONS

- ~ New Jersey (1999)
- ~ New York (1999)

PROFESSIONAL RECOGNITION

- ~ Included on the list of *Morris/Essex Health & Life Magazine's* 2018 and 2019 "Top Lawyers" in Banking and Financial
- ~ Repeatedly selected to the New Jersey Rising Stars® * list, featured in *New Jersey Monthly* magazine, in the field of Banking

PROFESSIONAL, BUSINESS & CIVIC AFFILIATIONS

- ~ Member, New Jersey State Bar Association
- ~ Past Member, Morris and Essex County Inn of Transactional Counsel (inaugural Counsel)

* The Super Lawyers and Rising Stars lists are issued by Thomson Reuters. A description of the selection methodology can be found at [Super Lawyers Selection Process](#). No aspect of this advertisement has been approved by the Supreme Court of New Jersey.