



David Rubin

Partner

St. Louis
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PRACTICES

- Commercial Finance
- Banking
- Real Estate
- Creditors Rights

EDUCATION

- Washington University School of Law, J.D., 1983
- University of Illinois at Urbana-Champaign, B.A., 1980

ADMISSIONS

- Illinois
- Missouri

REPRESENTATIVE CLIENTS

- Commerce Bank
- Enterprise Bank & Trust
- Fifth Third Bank
- First Bank
- Rabo AgriFinance, Inc.
- Stifel Bank & Trust
- U.S. Bank National Association

AFFILIATIONS

- American Bar Association
- The Missouri Bar
- Bar Association of Metropolitan St. Louis
- Missouri Bankers Association, Bank Counsel Division

David represents banks and other financial institutions in a wide variety of major commercial finance transactions, providing clear, responsive advice that helps loan officers and other bankers serve their clients and close sophisticated finance deals.

For more than 30 years, David has served as a versatile legal advisor to clients on secured and unsecured lending, real estate finance and loan workouts. Over his career he has worked on loans and other finance transactions totaling billions of dollars and involving many different types of borrowers, including correspondent banks, broker-dealers, real estate developers, national retailers, health care providers, law firms, transportation companies and domestic and multinational manufacturers.

David also counsels financial institutions and other clients in other areas of commercial and banking law, including cash management, bank collections and deposits, letters of credit, creditors rights and the Uniform Commercial Code.

Whether leading a complex financing or answering day-to-day questions, David focuses on providing high-quality, extremely efficient service tailored to the specific needs of his clients and their customers. As a senior in-house attorney for a major financial institution for more than a decade, David knows firsthand the daily pressures facing loan officers and banking attorneys. He listens carefully, works collaboratively with banks and their customers and builds lean, highly efficient legal teams that get the job done right.

Experience

• Revolving credit facilities

Represented lender in separate revolving credit facilities (\$203 million and \$28 million respectively) to two large regional hospital systems, to finance the purchase of auction rate securities

Represented administrative agent in a syndicated \$75 million senior revolving credit facility to a public utility holding company and represented two lenders in respective \$30 million and \$20 million bilateral revolving credit facilities to the natural gas distribution utility

EMPLOYMENT

- Thompson Coburn LLP Partner, 2001-Present
- Firststar Corporation Regional General Counsel, 1999-2001
- Mercantile Bancorporation Inc. Senior Attorney, 1990-1999
- Lewis, Rice & Fingersh Associate, 1985-1990
- Summers, Compton, Wells & Hamburg Associate, 1983-1985

subsidiary of such holding company

Represented administrative agent in a syndicated \$500 million senior revolving credit facility to a large, international broker-dealer

Represented administrative agent in syndicated \$56 million senior revolving credit, term loan and letter of credit facilities to a producer of meat and other food products

Represented administrative agent in \$43 million senior revolving credit and term loan facilities to manufacturer/distributor of bore sizing and honing equipment

- **Participation facilities**

Represented lead bank in a \$520 million master participation facility of loans to employee/shareholders of multi-national construction and mining company

Represented lead bank in \$175 million master participation facility of loans to limited partners of large, international broker-dealer

- **Asset-based lending**

Represented administrative agent in syndicated \$85 million senior asset based lending credit facilities to a global transportation, moving and relocation service company (which included a C\$10 million Canadian facility)

Represented lender in \$18 million senior asset-based lending facility to regional trucking company

- **Wide-ranging work on behalf of super-regional national bank**

Represented correspondent banking division of super-regional national bank in numerous bank-stock secured loans and other credit facilities to downstream correspondent bank customers (ranging from \$5 million to \$50 million+)

Represented broker-dealer lending division of super-regional national bank in numerous bilateral revolving credit facilities to broker-dealer customers for the purpose of financing firm-owned and customer-owned securities (ranging from \$10 million to \$200 million+)

Represented special assets division of super-regional national bank for over 20 years in many commercial loan workouts, involving loans ranging from \$100,000 to \$25 million+

Recognitions

- Listed in "The Best Lawyers in America®", 2012-2023 (by BL Rankings)
 - Banking and Finance Law
 - Financial Services Regulation Law
- Named Lawyer of the Year for Financial Services Regulation Law in St. Louis by "Best Lawyers®", 2012; 2018; 2020 (by BL Rankings)
- Named Lawyer of the Year for Banking and Finance in St. Louis by "Best Lawyers®", 2013 (by BL Rankings)

Presentations

- Speaker, "Recent Developments in the Uniform Commercial Code" and "Letters of Credit"; National Business Institute, Inc., Recent Developments in Bankruptcy and Commercial Law in Missouri
- Speaker, "Commercial Loan Workouts-Documentation Issues"; Lorman Education Services, Commercial Lending Requirements and Loan Documentation in Missouri
- Speaker, "Practicing UCC Attorneys Answer Article 9 Questions"; Missouri Bankers Association, 8th Annual Bank Counsel Conference
- Speaker, "Multi-Bank Loans-Syndications and Participations"; Missouri Bankers Association, 9th Annual Bank Legal Issues Conference
- Speaker, "Effective Letters of Credit-Don't Give the Bank Away"; Missouri Bankers Association, 10th Annual Bank Legal Issues Conference
- Speaker, "Bank Participations and Syndications: New Challenges in a Weak Economy for both Originating and Participating Banks"; Missouri Bankers Association, 18th Annual Bank Legal Issues Conference

Publications

- "Overview of revisions to Missouri's UCC Articles 4A and 9"; *The Missouri Banker*, May 2013