



## Cherie

**Cherie Stephens Bock**  
**Partner**

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St. Louis  
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### MY SERVICES

Maritime  
Automotive  
Financial Services  
Mergers & Acquisitions  
Transportation  
Commercial Finance & Banking  
Sports

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### EDUCATION

Saint Louis University School of Law, J.D., *summa cum laude*, 1999  
Lead Notes and Comments Editor, St. Louis University Law Journal  
Order of the Woolsack  
University of Missouri-Columbia, B.S. Business Administration, 1992

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### ADMISSIONS

Illinois  
Missouri

With experience in financial transactions and a background as a former bank examiner, I have a unique skill set that is invaluable for guiding clients through the intricacies of commercial lending transactions and regulatory landscapes. I have experience in all kinds of floor plan financing and represent financial institutions and borrowers with respect to these transactions.

#### overview

Cherie Stephens Bock is a trusted advisor offering informed advice and strategies, helping her clients to make well-informed decisions that align with best practices in the financial industry. Cherie has specific experience in floor plan and maritime financing and counsels clients on related legal issues that arise in the automotive, recreational vehicle and marine industries.

Cherie represents financial institutions and borrowers in secured and unsecured lending transactions including agribusiness, maritime, acquisition, asset-based, and syndicated lending facilities. She represents national and regional secured lenders in connection with floor plan financing, dealership real estate financing, and manufacturer repurchase agreements. She has experience in automotive, large truck and equipment, recreational vehicle, trailer, powersports, and marine inventory financing.

Cherie counsels clients with their best interests in mind, navigating unique collateral issues and risk exposure. She negotiates floor plan financing loan documents, as well as subordination and intercreditor agreements with other secured and unsecured creditors. She represents lenders in situations when a dealer is out of trust, diverts proceeds or finances inventory with more than one lender by preparing modification

documentation or if needed, helping protect the lender's collateral and rights by using the judicial system.

As a former bank examiner, Cherie has unique insight with respect to bank regulatory matters. During her 25 years at Thompson Coburn, she has represented clients in bank mergers and acquisitions, branch purchase and assumptions, bank holding company formations, initial stock offerings, and bank failures and dissolutions.

## experience

- Representing large financial institution as a lender, co-lead arranger, joint book runner, and administrative agent in \$2.5 billion floor plan and acquisition syndicated credit facility.
- Representing large financial institution with respect to floor plan financing and related real estate loan transactions.
- Representing marine manufacturer with respect to large troubled dealership insolvency and sold out of trust issues.
- Representing large national dealership group in real estate financing transactions.
- Representing public company and its subsidiaries in \$1 billion senior secured syndicated credit facility.
- Representing sports franchise in connection with credit facility and new stadium construction financing.
- Representing agribusiness client in connection with purchase of production facility.
- Representing manufacturing client in connection with senior secured syndicated revolving credit facility and second lien subordinated lender transaction.
- Serving on-site as in-house counsel for firm client for eight months.
- Representing investors in bank holding company formation, initial stock offering and subsequent purchase of existing financial institution.
- Representing marine business in corporate and finance transactions.

## affiliations

### Professional

- American Bar Association
- The Missouri Bar
- Illinois State Bar Association
- Bar Association of Metropolitan St. Louis
- Maritime Law Association of the United States

### Community

- The Adoption Exchange
  - Advisory Board, 2008-2015
- Volunteer Lawyers and Accountants for the Arts
  - Board Member, 2010-2014
- FOCUS St. Louis
  - 2014-2015 Class of Leadership St. Louis

## recognitions

- Listed in The Best Lawyers in America (by BL Rankings), 2021-2025

- Listed in Missouri & Kansas "Super Lawyers", 2008-2010

## publications

- Co-Author, "**Strategies for Documenting Vessel Acquisition and Financing Transactions**"  
The St. Louis Bar Journal, Vol. 63, No. 4; Winter 2016
- Author, "**Alive, But Not Quite Kicking: Circuit Split Illustrates the Progressive Deterioration of the D'Oench, Duhme Doctrine**"  
Saint Louis University Law Journal, Vol. 42, No. 3, 1998

## presentations

- **Speaker, "Regulation O: Loans to Insiders"**  
Lorman Education Services, Essentials of Banking Law: An Overview of the Legal Issues in the Banking Industry in Missouri
- **Speaker, "Dodd-Frank Act-- Transactions with Affiliates and Insiders"**  
Dodd-Frank Act-- A Practical Overview for Bankers/ Thompson Coburn LLP,  
September 30, 2010

## in my free time

I am an avid music lover and attend concerts frequently. My favorite outdoor concert venue is Red Rocks in Colorado, and I try to go there at least once each year. I also love traveling and spending time with my three adult children and my baby grandson.