OBER | KALER
Attorneys at Law

www.ober.com

Principal
drdavis@ober.com
410.347.7306
443.263.7506 fax

Bar Admissions
Maryland

Court Admissions
Court of Appeals of Maryland

Education
University of Maryland School of Law (J.D., 1985)
- *Order of the Coif*

University of Maryland at College Park (B.A., *summa cum laude*, 1983)

DARLENE R. DAVIS

Experience

Darlene R. Davis co-chairs Ober|Kaler's Finance Group. She has over 20 years of experience representing lenders and lessors in commercial lending and leasing transactions. Her law practice includes the negotiation and documentation of various types of credit facilities, including asset-based revolving credit facilities, real estate acquisition, development and construction loans, health care facilities, multi-bank and participated facilities, and various types of leases, including synthetic leases of both equipment and real estate.

Darlene also represents lenders and lessors in various workout matters. She is involved in the drafting and development of strategy outlines, and the drafting and negotiation of debtor-in-possession financing documents, forbearance agreements and related documentation.

A frequent lecturer, she is the author of numerous articles and papers on synthetic lease structures, small business lending, health care receivables financing and other financing subjects.

Professional Memberships

- American Bar Association
- Baltimore City Bar Association
- Maryland State Bar Association
  - Consumer Credit Committee
  - Section on Business Law
    - Chair, 1999-2000
    - Vice Chair, 1998-1999
    - Secretary, Section Council, 1997-1998

Community Service

- Charles Street Development Corp
  - Board Member
- South Baltimore Learning Center
  - Board of Directors

Honoraries

- AV Rated, Martindale-Hubbell

Publications & Presentations

- Panelist, "Women and the Glass Ceiling," 3rd Annual Women's Event: A Day of Education for Today's Woman, BB&T Wealth, 2012
- Co-author, "Synthetic Leasing," *Equipment Leasing,* Matthew Bender & Company Incorporated

- Co-author, "Financing Health Care Receivables," *Commercial Finance Guide,* Matthew Bender & Company Incorporated
- Co-author, "Using a Business Trust to Enhance Flexibility in the Syndication of True Lease Transactions," *Lending & Leasing*
- Author, "Synthetic Leases: Lessee Involvement in Asset Construction and the Effect of EITF 97-10," *Lending & Leasing*
- Author, "Use of the Recharacterization Endorsement in Synthetic Lease Transactions Involving Real Estate," *Lending & Leasing*
- Author, "The Limited Liability Company: An Option for Construction Businesses?" *Maryland Builder*
- Author, "Lending and Leasing to Limited Liability Companies," *Lending & Leasing*
- Co-author, "Regulatory Restrictions to Consider When Structuring Leases for National Banks and Bank Holding Companies," *Lending & Leasing*
- Lecturer, Equipment Leasing Association of America Legal Forum, "Title Issues in Synthetic Lease Transactions Involving Real Estate"
- Lecturer, Maryland Land Title Association, "Lender's Counsel and the Title Company"
- Lecturer, The Financial Managers Society, "Lending to Small Businesses"