



Vic Des Laurier

Partner

Chicago
312 580 2246 direct
312 580 2201 fax
vdeslaurier@thompsoncoburn.com

PRACTICES

- Commercial Finance & Secured Transactions
- Loan Insolvency

EDUCATION

- DePaul University College of Law, J.D., with Honors, 1993, Order of the Coif
- Northern Illinois University, B.S., 1987

ADMISSIONS

- Illinois
- Illinois USDC, Northern District

EMPLOYMENT

- Thompson Coburn LLP Partner, 1992-Present
- USG Corporation Senior Financial Analyst (before law school)

AFFILIATIONS

- American Bar Association
- Chicago Bar Association
- The Loan Syndication and Trading Association
- Commercial Finance Association

Vic represents banks, lessors and other lenders and borrowers in syndicated and single lender secured and unsecured credit facilities. For each type of client, he finds creative, practical and cost-effective solutions to getting transactions completed.

Vic leads the Firm's Chicago Banking and Commercial Finance practice and is a Co-Chair of the Firm's Banking and Commercial Finance Practice. Vic serves as a member of the Firm's Executive Committee and Management Committee.

A CPA, Vic's work experience includes assisting clients on numerous asset-based, cash-flow, construction and real estate finance transactions. He represents banks across the country in real estate tax lien and agricultural finance facilities. He also has extensive experience in loan workouts and restructurings.

Vic's group is often called in to handle existing deals where problems have developed and agreements need to be modified.

Experience

- Represented lead bank and agent in syndicated \$125 million hospital working capital and construction loan facility.
- Represented lead bank and agent in \$75 million multi-borrower, steel processing roll-up, revolving and term loan facility.
- Represented senior lenders in leveraged buyout of manufacturing and service companies.
- Represented lender in \$19.5 million Florida construction and development loan.
- Represented lead bank and administrative agent in \$125 million syndicated multi-state real estate tax lien senior financing facility.
- Guided Secured Lender in pre-Bankruptcy planning, Bankruptcy DIP financing and Section 363 Bankruptcy sale of importer of goods. Bankruptcy was primarily caused by company's failure to pay U.S. customs duties.
- Represented lead bank and administrative agent in \$125 million syndicated multi-state real estate tax lien senior.

Recognitions

- Listed in Illinois Super Lawyers (by Thomson Reuters), 2009-2024
- Listed in Chambers USA for Banking & Finance in Illinois (by Chambers & Partners), 2010-2015

Presentations

- Victor has spoken at numerous credit association functions on the subjects of loan and credit documentation, Article 9 of the UCC and related creditors' rights issues.
- "Credit Applications"; National Association of Credit Managers (NACM) Conference, October 2004

Publications

- Interviewed, "The Legal Landscape in the Commercial Finance Industry"; *ABL Advisor*, November 1, 2024
- Co-Author, "The Do's and Don'ts of Personal Guaranties"; *Credit Today*, November 2002
- Co-Author, "Secured Transactions Manual"; *Credit Research Foundation*