



Kevin G. Glade

Shareholder

801-323-3325

Practice Areas

- Banking and Financial Institutions
- Real Estate Transactions and Litigation
- Aviation

Kevin G. Glade is a member of the firm's Executive Committee and serves as the firm's Finance Director. Mr. Glade was the former Chair of the firm's Banking and Finance Section and specializes in commercial law, commercial finance, commercial mortgage lending, syndications and intercreditor agreements, private debt financing, borrower representation, loan workouts, foreclosures, and equipment financing. He has extensive experience in real estate matters, commercial litigation development and strategy, and general commercial contract review and drafting. Mr. Glade provides representation to financial institutions regarding payment systems and regulatory issues and operations. He also provides representation to state and national bank trade associations, including litigation (related to competition between financial institutions) and legislative work (e.g., Utah's adoption of periodic changes to the Uniform Commercial Code). He provides seminars for institutional clients, associations, and other lawyers on a broad range of topics. He is the past Chair of the Utah State Bar's Banking & Finance Section, and a member of the Real Property Section, as well as the ad hoc Revised Article 9 Committee. Mr. Glade received with distinction his undergraduate degree and law degree from the University of Utah.

Mr. Glade has been included on the list of *The Best Lawyers in America* in Banking and Finance Law, and was recognized by *Best Lawyers* as Lawyer of the Year in Financial Services Regulation Law and Banking and Finance Law (2013, 2015, 2018). He maintains an AV Preeminent (5.0) rating with Martindale-Hubbell, which is the highest rating awarded to attorneys for professional competence and ethics. Mr. Glade has also been voted by his peers throughout the state as one of Utah's "Legal Elite," as published in *Utah Business Magazine* (2006-2017).

Mr. Glade manages a section blog related to Utah commercial law and related issues at:

www.utahcommerciallaw.com

RECENT REPRESENTATIVE PROJECTS



- Representation of senior leveraged lender in new market tax credit transaction.
- Representation of investor groups purchasing distressed commercial mortgage loans.
- Counsel for administrative agent in the documentation of a syndicated acquisition line of credit.
- Representation of a financial institution in the documentation of correspondent banking credits.
- Counsel for administrative agent in the documentation of a syndicated revolving line of credit.
- Representation of a financial institution in the revision of online commercial banking documentation.
- Counsel for administrative agent in the documentation of a syndicated line of credit secured by copyrighted materials.
- Representation of a large medical manufacturer in a manufacturing site lease transaction.
- Utah counsel for borrowers and lenders in several commercial loans, commercial mortgage loans and national credits.
- Utah counsel for a European lending syndicate with respect to collateral regulated by the Utah Division of Wildlife Resources.
- Representation of a financial institution in documenting a warehousing line of credit for mortgage loans guaranteed by the USDA.
- Representation of a financial institution in the preparation of commercial mortgage forms and related procedures.
- Representation of a client contracting for debit card payroll services.
- Representation of a financial institution in the development of consumer-directed healthcare account products.



- Representation of borrowers in private debt financing.
- Representation of clients in commercial real estate foreclosures.
- Representation of a debtor-in-possession in the administration of defaulted commercial mortgage loans and related issues.
- Representation of a manufacturing company in response to improper collection threats made by an asset-based lender.

REPORTED CASES

- *Utah Bankers Association v. America First Credit Union*, 912 P. 2d 988 (Utah 1996)
- *American Bankers Association v. National Credit Union Administration*, 347 F. Supp. 2d 1061 (D. Utah 2004)

Education

University of Utah, J.D., 1983

- Order of the Coif
- Staff Member and Development Editor, UTAH LAW REVIEW, 1981-83

University of Utah, B.S., Finance, 1980

- *magna cum laude*

Admitted to Practice

- Utah State Bar



- United States District Court for the District of Utah, 1983
 - Utah Supreme Court, 1983
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Affiliations / Memberships

- Utah State Bar, Banking & Finance Section (Member & Chair, 2005-2006), and Real Property Section (Member)
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Professional and Civic Activities

- Adjunct Professor, J. Reuben Clark Law School at Brigham Young University (Secured Transactions, 2005-06; Commercial Paper, 2011)
- Adjunct Professor, University of Utah College of Business, 1992-95
- Instructor, American Institute of Banking