



John D. Griffin
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Admitted in SC, GA, VA & TX

Secured Lending Practice

For over 25 years, John Griffin has represented lenders in complex secured transactions. John began his secured lending practice at Atlanta's King & Spalding representing SunTrust, GE Capital, Citicorp Financial, Heller Financial and other lenders throughout the Southeast. From leveraged buyouts, real estate lending and asset-based lending to factoring and industrial bonds, Mr. Griffin has protected lenders' interests in all aspects of lending and at all stages of loans.

Lenders value John's extensive experience, quick mind and creative problem-solving. On the front end, John protects the lender's interests evaluating various unique business and collateral risks when considering whether to make loans. On the back end, he maximizes the lender's return in structuring workouts, efficiently executing foreclosures in a variety of states, ensuring the best results for creditors in bankruptcy and suing guarantors for deficiencies.

Trained by the sharpest legal minds in the US in all aspects of secured lending, John has consistently delivered excellent legal representation. Whether studying Commercial Transactions under Prof. E. Allan Farnsworth at Columbia University Law School, or working under Prof. David Epstein at King & Spalding, John understands the relevant legal issues from those who literally wrote the books on secured transactions and creditors' rights in bankruptcy. Let that knowledge and experience protect your interests.

Over the last 5 years alone, John has closed loans in California, Texas, Illinois, Florida, Georgia, Wisconsin, Missouri, New Jersey, Maryland, Virginia, Michigan and South Carolina, crafting each loan to comply with the unique laws of each state for securing real estate and personal property collateral. John is a member of the State Bars of South Carolina, Texas, Georgia and Virginia. John represents lenders based throughout the United States.

John prefers to work on a flat fee basis rather than an hourly basis in documenting new loans. This brings needed certainty to a borrower's total loan costs and improves a lender's relationship with potential and existing borrowers. It also helps lenders compete successfully against other lenders for the same business. There will never be a surprise at the closing table.

For more information, please contact John Griffin at (434) 825-1529 or email him at JGriffin@BlinchowGriffin.com.