

M. Reed Mercado

Los Angeles, California
Senior Counsel

P (213) 891-5095
F (213) 896-0400
rmercado@buchalter.com

Areas of Practice & Industry Specialties

Commercial Finance; Cannabis & Hemp Industry Law Group



Reed Mercado is a member of the Commercial Finance Practice Group in the Firm's Los Angeles office. He represents a wide range of traditional and non-traditional lenders, as well as borrowers, in complex financing transactions. He has structured, negotiated and documented a wide variety of financing arrangements, including working capital financing, real estate secured financing, debtor-in-possession financing and bridge financing. These arrangements often include multi-facility secured credit arrangements. Mr. Mercado regularly works on transactions in a wide variety of industries, including revolving and term loans secured by, among other things, public figure endorsement contracts, wine and spirits and franchise agreements. Mr. Mercado also has extensive experience negotiating and documenting of intercreditor agreements. Mr. Mercado also has significant experience with problem loan workouts and restructurings, as well as bankruptcy, foreclosures and enforcement of other creditor's rights.

Publications

- Buchalter COVID-19 Client Alert: Expert Advice for New Phases for Lenders and Borrowers on PPP and MSLP Loans: PPP Loan Forgiveness and SBA PPP-MSLP Loan Reviews, *Buchalter Client Alert*, November 30, 2020
- Buchalter COVID-19 Client Alert: NEW DEADLINES - Main Street Lending Program: Federal Reserve Announces Last Day for Lender MSLP Participation Purchase Submissions is December 14; Lenders Will Require Borrower MSLP Loan Applications to be Completed Several Days Prior, *Buchalter Client Alert*, November 25, 2020

Presentations

- Host, "Understanding UCC Article 9 Foreclosures," Lorman Webinar, January 28, 2020
- Speaker, "Implications and Practical Issues in the Switch from the LIBOR Index to the SOFR Index," Western Bankers Association Lenders & Chief Credit Officers Conference, October 6, 2019
- Panelist, "Emergence of Tariffs: What Does This All Mean for the Lending Marketplace?," Commercial Finance Conference of California (CFCC), October 3, 2018

Education

Mr. Mercado earned his J.D., University of California, Berkeley School of Law in 2006. Mr. Mercado received his B.A. from New York University.

Bar Admissions

- California

Languages

- Spanish

