



Robert J. Heinrich Shareholder

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Bob Heinrich is a shareholder and chair of Reinhart's Banking and Finance Practice, where he is committed to providing his clients with proactive strategies and practical solutions to help them grow their businesses. As a skilled negotiator, he advises lenders and borrowers in commercial lending transactions. Bob's finance practice centers on commercial lending facilities and structured finance transactions.

He invests the time to learn his clients' unique situations, industries, business goals and challenges. Coupling that knowledge with a clear understanding of what is market in financing transactions, Bob helps remove obstacles so his clients can focus on achieving their goals. Bob represents banks and other lenders as well as private and public borrowers in all types of commercial lending arrangements, including:

- Acquisition financing, including for private equity sponsors acquiring portfolio companies
- Revolving and term
- Single-bank, club deals, syndicated and participated
- Secured and unsecured
- Senior and subordinated (mezzanine)
- Domestic, international and multicurrency credit facilities
- Asset-based and cash-flow
- Working capital lines
- Construction and real estate financings
- Recapitalizations



- SBA loans

Bob has a wealth of experience in securitizations and other structured finance transactions, including securitizations of a variety of asset classes (such as consumer loans, trade receivables, student loans and credit card receivables) and purchases and sales of receivables and other financial assets.

Drawing from a vast knowledge base, Bob negotiates and delivers true sale opinions and non-consolidation opinions in structured finance transactions and other financial asset sale transactions in the secondary market.

Bob also serves as chair of the firm's Food and Beverage Practice where, in addition to his finance and transactional practice, he is experienced in the federal and state regulations pertaining to the growing number of craft breweries and brewpubs.

In his free time, Bob enjoys playing tennis, watching baseball, drinking craft beer and making pizzas.

Education

- J.D., cum laude, University of Minnesota Law School
- B.S., summa cum laude, Marquette University

Bar Admissions

Wisconsin, Illinois

Practices

- Banking and Finance
- Consumer Finance

Services

- Food and Beverage
- Commercial Lending
- Financial Institutions

Matters

- Represented a public manufacturing company in the preparation and negotiation of a \$300 million unsecured revolving credit facility
- Represented a national bank in the preparation and negotiation of a \$102.5 million secured term credit facility and a \$35 million secured revolving credit facility to a leading charter school support and service organization
- Represented a leading accounting firm in the preparation and negotiation of a \$60 million secured revolving

credit facility and a \$25 million secured term credit facility

- Represented a regional bank in the preparation and negotiation of a \$24 million secured term credit facility, a \$12 million secured asset-based revolving credit facility and a \$3 million secured fleet warehouse line to a provider of residential and community-based services for persons with disabilities
- Represented a portfolio company of a private equity sponsor in the preparation and negotiation of a \$16 million senior secured revolving credit facility and a \$25 million subordinated secured revolving credit facility
- Represented a regional bank in the preparation and negotiation of a \$20 million secured asset-based revolving credit facility, an \$8 million secured term credit facility and a \$1 million capital expenditures line to a scrap metal recycling company
- Represented a regional bank in the preparation and negotiation of a \$7 million construction loan facility
- Represented a regional bank in the preparation and negotiation of a \$4 million term secured loan and a \$2 million secured revolving credit facility in connection with the purchase of the borrower out of a Chapter 128 receivership
- Represented a Wisconsin dairy company in the preparation and negotiation of an SBA loan
- Represented originators, sellers, purchasers and servicers of financial assets, such as retail installment sales contracts, trade receivables and mortgages, in the sale, purchase, sourcing and servicing of such assets
- Negotiated and documented treasury management servicing agreements for various financial institutions
- Represented a public company manufacturer in structuring and documenting its equipment leasing program
- Served as local counsel of U.S. subsidiaries of foreign companies in various UK-based credit facilities, including credit facility documents, mortgages and other security documents and local counsel opinions
- Delivered and negotiated true sale opinions with respect to the securitization of a variety of asset classes (including trade receivables, student loans, credit card receivables and health care receivables)
- Delivered and negotiated non-consolidation opinions in securitization and other structured finance transactions (including tenant-in-common and other real estate transactions)
- Delivered and negotiated true sale opinions with respect to mortgage loans sold under the Fannie Mae DUS and single-family programs and the Federal Home Loan Banks' mortgage purchase programs
- Represented an out-of-state craft brewer in connection with opening a brewery in Wisconsin and issues relating to the out-of-state shippers' permit



Honors & Affiliations

Honors

- Chambers USA: America's Leading Lawyers for Business (Banking & Finance)
- *Best Lawyers in America* (Banking and Finance Law)
- Selected for inclusion in *Wisconsin Super Lawyers – Rising Stars*

Affiliations

- Wisconsin Association for Financial Professionals (Past President (2015-16); President (2014-15); Vice President (2013-14); Board Member (2013-17))
- Milwaukee Bar Association

Presentations

- "Borrower Boot Camp: Advanced Loan Documents (COVID Edition)," Treasury Management Association of Chicago Windy City Summit, May 2021
- "Borrower Boot Camp: Advanced Loan Documents," Treasury Management Association of Chicago Windy City Summit, May 2019
- "Legal & Risk Management: Make Sure Your Legal House is in Order," FaB Wisconsin FaBcap_scaler Conference, July 2018
- "Borrower Boot Camp: Loan Documents 101," Treasury Management Association of Chicago Windy City Summit, May 2018
- "So You Want A Business Loan?" Muskego Area Chamber of Commerce, May 2018
- "Craft Beverage Industry Update: Legal Issues," Craft Beverage Industry Update, January 2018
- "Borrower Boot Camp: Loan Document Fundamentals," Wisconsin Association for Financial Professionals Annual Conference, September 2017
- "Financing, Regulations and Trademark Law," Midwest Craft Brewers Conference, August 2017
- "Scaling Your Food and Beverage Manufacturing Business: Legal and Risk Management," FaB Wisconsin FaBcap_scaler Conference, July 2017
- [Hot Topics in Food and Beverage Law](#), June 2017
- "How to Start Your Food or Beverage Business: Legal and Risk Management," FaB Wisconsin FaBcap_starter Conference, May 2017

- “Borrower Boot Camp: Loan Document Fundamentals,” Treasury Management Association of Chicago Windy City Summit, May 2017
- “What We Learned from 2008 & the Impact of Dodd-Frank,” State Bar of Wisconsin’s 13th Annual Commercial Real Estate Update Seminar, November 2016
- “Borrower Boot Camp: Credit Facility Fundamentals” and “Borrower Boot Camp: Advanced Topics in Structuring and Negotiating Credit Facilities,” Association for Financial Professionals 2016 Annual Conference
- “The Over-Regulation of Craft Breweries,” Marquette University Law School, September 2016
- “Borrower Boot Camp: Tips and Strategies for Negotiating Loan Documents,” Treasury Management Association of Chicago, 2016 Windy City Summit, May 2016
- “Crash Course in Covenants and Collateral,” 2016 Wisconsin Lenders Conference, May 2016
- “Malt Madness: Market Barriers, Business Solutions & Growth Opportunities,” March 2016
- “Legal Considerations in Food & Beverage Businesses,” FaB Wisconsin Kick-Off Conference, October 2015
- State of the Brewery: Market Trends, Creative Solutions & Hot Topics, September 2015
- “Borrower Boot Camp: Loan Document Fundamentals,” Treasury Management Association of Chicago, 2015 Windy City Summit
- “Borrower Beware: Trends in Negotiating Loan Documents,” Association for Financial Professionals 2014 Annual Conference
- “Negotiating Loan Documents in Today’s Environment,” Association for Financial Professionals 2013 Annual Conference
- “What Solar Companies Need to Know,” Infocast Solar Power Finance & Investment Summit 2013
- “Negotiating Loan Documents in Today’s Environment,” Wisconsin Association for Financial Professionals 2012 Annual Conference
- “Negotiating Loan Documents in Today’s Environment,” Association for Financial Professionals 2011 Annual Conference
- “Protect Yourself: Negotiating a Credit Facility in Today’s Environment?” Association for Financial Professionals 2010 Annual Conference
- “Negotiating Real Estate Loan Terms and Workout Options,” National Business Institute, 2010



Publications

- ["What to Know About the Fed's Main Street Lending as Program Nears Launch,"](#) *Milwaukee Business Journal* (June 2020)
- "Borrower Beware: Taking Precautions Against Defaulting Lenders and Agents," *AFP Exchange* (November 2009)