



## **Virtual Law Partners LLP Welcomes Denise Zack to its Commercial Lending Practice**

**Palo Alto, CA (January 4, 2011)** Virtual Law Partners LLP is very pleased to announce that Denise Zack has joined the firm's Commercial Lending practice. Ms. Zack joins VLP from the Virginia office of Cooley LLP, where she served as special counsel in the Credit Finance and Leasing Finance practice groups and represented both institutional lenders and company borrowers in debt financings.

"Denise is a highly respected attorney in our field and is a great addition to our commercial lending team," said David Lawson, chair of VLP's Commercial Lending practice group. "VLP is on the leading edge of a major shift in the legal profession, and the addition of another top-tier attorney like Denise emphasizes the point. The unique model at VLP allows us to deliver the same top-notch legal services to clients as the foremost traditional law firms, but our model enables us to do so more efficiently and at a better value to our clients. That combination has attracted some of the finest attorneys in the country to VLP, including, most recently, Denise. Denise is an exceptional venture lending attorney, which is one of VLP's core specialties, and also enhances our team in regard to mezzanine debt, intercreditor structures and a wide variety of other areas of credit finance. We are very excited to have Denise join the Firm."

Ms. Zack represents both institutional lenders and corporate borrowers in debt financings, including commercial bank loans, mezzanine and second-lien debt transactions, acquisition financings, working capital facilities, growth capital and term loan facilities, capital call facilities, bridge loans, letters of credit, assignments, participations, inter-creditor negotiations, debt restructurings and equipment lease transactions. She also handles negotiation and documentation of equity enhancements to debt investments, such as warrants and stock purchases.

In addition, Ms. Zack has a dedicated commitment to serving the underrepresented, and has worked with the Fairfax Bar Foundation Uncontested Divorce Pro Bono Program and Bet Tzedek Legal Services. She was also a recipient of the Cooley Pro Bono Achievement Award.

Ms. Zack has presented on the topic of bank borrowing for emerging companies and appeared on Business Focus, a cable access show featuring local participants in the Northern Virginia business community. In April, 2010, Ms. Zack was a panelist at an event sponsored by WAVE Women's Association of Venture & Equity, Inc. in Boston, MA titled "The Credit Markets One Year Later: Are We Back to Business as Usual?" Most recently, she taught a segment entitled Commercial Loan Basics for Business Lawyers as part of Virginia CLE's 29th Annual Business Law Seminar.

“I am very excited about joining VLP. The VLP model is fantastic because it will allow me to provide my clients with top-tier service and expertise in handling all of their debt financing needs with greater efficiency and at a lower cost,” stated Ms. Zack. “VLP’s commercial lending team is one of the best in the market. That, in combination with its culture, extensive legal resources in areas such as tax, intellectual property and corporate securities, and the benefits for the clients as a result of VLP’s unique model, made the move over to VLP an obvious choice.”

Ms. Zack received a J.D. from Duke University School of Law in 2001. She received an M.B.A. from Kenan-Flagler Business School at the University of North Carolina in Chapel Hill in 2000, and her B.A. from the University of Virginia in 1991. Ms. Zack was a Mordecai Scholar at Duke School of Law and a Bank of America Scholar at Kenan-Flagler Business School. Prior to entering the legal profession, she was a marketing manager at MBNA America Bank, N.A. in Delaware and Ohio. She is a member of the Virginia State Bar.

### **About VLP’s Commercial Lending Practice**

VLP's Commercial Lending practice group is dedicated to representing banks and other institutional lenders, borrowers, private equity funds, and venture capitalists in all aspects of structuring, negotiating, documenting, closing and working out loan, lease and other credit transactions. The group's lawyers represent lenders and borrowers in regard to loan transactions in a wide variety of industries, including debt financings for early-stage and venture-backed technology and life sciences companies, as well as middle-market and later-stage companies. Transaction types include asset-based loan transactions, growth capital facilities, equipment loans, equipment leases, capital call facilities, senior, second-lien and mezzanine debt transactions, acquisition financings, loan transactions involving foreign entities, single lender transactions, and syndicated loan transactions. The clients of the Commercial Lending practice group are located across the United States, including California, Colorado, Washington, Texas, Georgia, Maryland, Massachusetts, North Carolina, and Virginia.

In representing our clients, the Commercial Lending practice group attorneys utilize the expertise of attorneys in other practice areas within VLP (including securities, mergers and acquisitions, intellectual property and tax) on an as-needed basis to ensure the best possible service to our clients. The combination of our expertise and our drive to be both responsive and economical, allows us to deliver an exceedingly high level of quality and value to our clients.

### **About Virtual Law Partners LLP**

VLP is a general business and transactional law firm that delivers top quality, efficient and cost-effective legal services. Our practice reaches across multiple industry sectors, including high tech, life sciences, intellectual property, angel and venture capital financings, clean tech, insurance, tax, commercial lending and real estate. We represent clients that vary in size from early-stage startups to Fortune 500 companies, and our client base includes private and public corporations, venture capital and private equity funds, educational institutions, nonprofit organizations and individuals. By eliminating central offices and other unnecessary expenses, we cut our overhead and offer

compelling rates. VLP is based on the core values of excellence, efficiency and innovation, and we pride ourselves on being at the cutting edge of the changing legal profession.

For more information about VLP, visit [www.virtuallawpartners.com](http://www.virtuallawpartners.com).

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