



Denise G. Zack

Attorney

📍 Virginia

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Denise Zack is Co-Chair of the firm's Commercial Lending Practice Group and former member of the firm's Executive Committee. She specializes in representing banks, technology and life sciences lenders, mezzanine and other institutional lenders, as well as borrowers in debt financings. Denise handles commercial bank loans, venture loans, mezzanine and second lien debt transactions, acquisition financings, letter of credit facilities, bridge loans, assignments, participations, restructurings and equipment lease transactions.

Denise's practice focuses on lender-side representation, including structuring of loan facilities, and documentation and negotiation of loan agreements, security agreements, intercreditor agreements and other third-party agreements. She has developed particular knowledge of co-lending transactions, multi-borrower structures, intercreditor arrangements, warrants and other equity enhancements. Denise has extensive experience advising on perfection issues relating to unique collateral types such as intellectual property, license agreements, equity securities, government contracts and healthcare receivables.

Denise's clients are located throughout the United States, including Virginia, Washington DC, Maryland, Pennsylvania, Massachusetts, North Carolina, Georgia, Colorado, Texas, Minnesota and California.

Denise has worked with the Fairfax Bar Foundation Uncontested Divorce Pro Bono Program and was a

recipient of the Cooley Pro Bono Achievement Award. She 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. Denise was a panelist at a discussion sponsored by WAVE Women's Association of Venture & Equity, Inc. in Boston, MA. Most recently, she taught a segment titled "Commercial Loan Basics for Business Lawyers" as part of Virginia CLE's 29th Annual Business Law Seminar.

Prior to joining VLP, Denise was a special counsel in the Credit Finance Group of Cooley LLP. Before entering the legal profession, she was a marketing manager at MBNA America Bank, N.A (now Bank of America, N.A.).

Practice Areas

- ➔ Commercial Lending, Structured Finance & Venture Debt
- ➔ Emerging Growth Companies & Venture Capital
- ➔ Mergers & Acquisitions
- ➔ Bankruptcy & Creditors' Rights

Admissions

- ➔ State Bar of Virginia

Education

- ➔ J.D., Duke University School of Law, 2001, Mordecai Scholar
- ➔ M.B.A., University of North Carolina, Kenan-Flagler Business School, 2000, Bank of America Scholar
- ➔ B.A., University of Virginia, 1991

Recent Publications

- ➔ VLP Welcomes Denise Zack to its Commercial Lending Practice (Jan 4, 2011)