






## Denise G. Zack

*Attorney*

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Denise Zack is Co-Chair of the firm's Commercial Lending Practice Group and a 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 has nearly twenty years of experience representing financial institutions, including five of the most prominent banks in the venture lending industry and two of the top five largest banks in the United States. Denise's clients are located throughout the United States, including California, Colorado, District of Columbia, Georgia, Illinois, Maryland, Massachusetts, New York, North Carolina, Oregon, Texas, Utah, Washington, and Virginia.

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.).

Denise received her Juris Doctor degree from Duke Law School in 2001 where she was a Mordecai Scholar, and her Master of Business Administration degree from Kenan-Flagler Business School at the University of North Carolina in Chapel Hill in 2000, where she was a Bank of America Scholar. Denise received a Bachelor degree, double majoring in Economics and Anthropology, from the University of Virginia in 1991.

## 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)