



## Neal M. Kaminsky

**Partner | Co-Chair – Finance Practice Group  
Houston**

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**PRACTICES** Finance, Real Estate Finance, Energy Finance, Midstream, Oilfield Services, Leveraged Financings, Energy, Power and Natural Resources, Project Finance and Development, Asset-Based Lending, Private Credit Finance, Distressed Transactions

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Trusted. Pragmatic. Reliable. Three words that describe Neal Kaminsky. He is a nationally recognized finance lawyer with a roll-up your sleeves attitude, a broad base of experience, and an ability to negotiate and close many types of credit transactions. Clients engage Neal and come back to him as a trusted advisor for his responsiveness and pragmatic team approach. Neal currently serves as co-chair of the firm's finance section, as a leader in the firm's commercial lending and leveraged finance practice, as well as a leader in the firm's multi-disciplinary distressed transactions practice group.

Neal represents some of the largest domestic and foreign financial institutions, private funds and corporate borrowers in finance transactions in the United States of America. His practice includes representing lead and joint lead arrangers, administrative agents and lenders or borrowers and other obligors in syndicated, club or bilateral credit facilities in the capital stack from investment grade unsecured credit facilities to secured first lien, second lien, and other senior, senior subordinated, mezzanine and subordinated debt transactions.

In the course of his 30 year career, Neal has closed various types of credit transactions involving complex structures in the commercial, asset-based, energy, real estate, and wealth management lending markets. He also acts for funds and other direct lenders in the private credit/direct lending markets. Neal has a deep understanding of advising, negotiating and documenting several phases of the lending transaction, from the front-end loan origination to restructuring, workout, foreclosure, and bankruptcy.

Neal has been recognized by clients, peers and organizations for his professional experience and success, including *Chambers USA*, *Chambers and Partners* (for the years 2006 through 2024), *The Best Lawyers in America*, Woodward/White, Inc., for Banking and Finance Law (for the years 2020 through 2026) and he was also mentioned in *Legal 500's U.S.* 2024 edition for Structured Finance: Derivatives and Structured Products.

Neal is active in several industry organizations, including the Association for Corporate Growth (Houston Chapter), the Turnaround Management Association (Houston Chapter), and the Secured Finance Network. Neal has also volunteered his time over the years to various civic, community and faith-based organizations.

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## QUALIFICATIONS

### EDUCATION

- J.D., South Texas College of Law Houston, 1994, *Law Review*
- B.A., The University of Texas at Austin, 1991

### ADMISSIONS

- Texas
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## PUBLICATIONS AND SPEAKING ENGAGEMENTS

- “What’s Market: 2023 Mid-Year Trends in Large Cap and Middle Market Loans,” co-author, *Thomson Reuters Practical Law*, August 17, 2023.
  - “An Umbrella in the Rain: Protection Through Use of the Forbearance Agreement,” author, Haynes Boone publication, August 23, 2016.
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## PROFESSIONAL AFFILIATIONS AND ENGAGEMENTS

- The Association for Corporate Growth
  - The Turnaround Management Association
  - The Secured Finance Network
  - American Bar Association
  - State Bar of Texas
  - Houston Bar Association
  - Former Member of the Board of Directors of the Houston Tool Bank
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## SELECTED CLIENT REPRESENTATIONS

*Syndicated and Bilateral Credit Representations.* Represented national or regional banks in their capacity as sole lead or joint lead arranger, administrative agent and as a lender or as sole lender in hundreds of credit facility transactions for working capital, term loan financing, acquisition financing and construction financing in the aggregate in excess of billions of US dollars, including without limitation, to:

- oil and gas producers and midstream operators
- oilfield service companies
- a publicly traded manufacturer and supplier of electrical energy controls
- a publicly traded maritime construction and services contractor
- a chemical distribution and maritime services provider
- a specialty beverage container and other goods manufacturer, wholesaler and retailer
- a lessor of a single tenant prominent government occupied building
- a lessor supported by single tenant leases of warehouse and distribution properties to a prominent online retailer in multiple jurisdictions across the United States of America
- a railyard facility owner and operator in the State of Texas
- a factor and loan originator

- a steel processor
- a seismic service company
- numerous life settlement investment funds
- numerous beer distribution businesses in the States of Texas, Colorado, Florida, Arkansas
- a terminal, pipeline, disaster recovery, and construction services conglomerate in Texas
- a money exchange and money services provider in the United States of America and in Mexico
- an automobile dealership conglomerate in Texas
- a funeral-home owner and operator
- a national outdoor market owner and operator
- speciality food manufacturers and processors
- professional advisory and services companies
- event ticket resellers
- private country clubs in the State of Texas
- numerous credit facilities to finance, in part, the leveraged acquisition by sponsors and other strategies of portfolio companies
- numerous construction loan facilities to develop and construct multi-family apartment communities
- numerous credit facilities to acquire light industrial and office complexes
- numerous credit facilities to acquire, develop and construct mini storage warehouse facilities
- numerous asset-based credit facility transactions to commercial and industrial borrowers

*Borrower Representations.* Represented national and international companies in their capacity as borrower in hundreds of credit facility transactions for working capital, term loan financing, acquisition financing and construction financing in the aggregate in excess of billions of US dollars, including without limitation, to:

- numerous beer distribution businesses in the States of Colorado, Missouri, and Texas
- a tugboat operator and lessor to finance the construction of tugboats
- an independent oil and gas exploration and production company
- a gas pipeline owner and operator
- a power controls engineering, manufacturing and distribution company
- a project-based financing for a renewable energy company
- a project-based financing for a power generator
- to finance, in part, the leveraged acquisition by sponsors and other strategies of portfolio companies
- to commercial and industrial companies in numerous asset-based credit facility transactions

*Loan Workouts and Restructures.* Represented national and regional banks in their capacity as administrative agent and/or lender or the borrower in the workout and restructure of numerous loan transactions in millions of US dollars in the aggregate, including without limitation, with:

- the forbearance, loan workout and subsequent take out for a senior credit facility to an investment advisor and manager
- the forbearance, loan workout and subsequent take out for a senior credit facility to an independent oil and gas exploration and production company
- the forbearance, loan workout and subsequent take out for a senior credit facility to an oilfield services provider
- the forbearance, loan workout and restructure of a term loan facility to a hotel operator
- the forbearance, loan workout and restructure of a term loan facility to a healthcare facility owner and operator
- the loan restructure of a senior secured credit facility to a sign manufacturer
- the forbearance, loan workout and loan restructure of senior secured credit facilities provided to a private equity owned chemical services provider

- the forbearance, loan workout and loan restructure of senior secured credit facilities provided to a private equity owned construction contractor
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## AWARDS AND RECOGNITIONS

- Recognized in *The Best Lawyers in America*, Woodward/White, Inc., 2020-2026
- *Chambers USA*, Chambers and Partners, Banking and Finance, 2006-2025