



Erin Simmons

Partner
Denver

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PRACTICES Finance, Asset-Based Lending, Energy Finance, Leveraged Financings, Multi-Currency/Cross Border Financings, Private Credit Finance, Sports Law, Distressed Transactions

With more than 16 years of experience, Erin Simmons is a seasoned professional focusing on navigating the complexities of debt financing. Known for her practical, solution-driven approach, Erin provides her clients with strategic counsel that cuts through complexity to deliver results. Her deep understanding of the financial landscape, combined with a meticulous attention to detail, has earned her a stellar reputation in the industry.

Clients consistently praise Erin for her ability to offer value at every stage of the transaction process. As one client noted, she is “a dedicated professional who strives to add value at every stage of a transaction,” while others have commended her as “very knowledgeable and responsive” (*Chambers USA* 2022).

Erin’s extensive experience spans advising national and regional banks, private credit providers, and private equity sponsors, as lenders and agents. She also advises private equity sponsors and companies, large and small, as borrowers—allowing her to offer a balanced, nuanced perspective. She has a unique ability to understand both sides of the negotiation table, which allows her to quickly distill complex issues, identify key priorities, and forge common ground to drive deals to successful closure.

Erin’s practice covers a broad range of loan transactions. Her diverse experience includes leveraged and acquisition financing, asset-based and reserve-based loans, as well as 1st and 2nd lien and split-lien collateral credit facilities.

Her proven track record in handling both routine and high-stakes financing matters makes Erin a trusted advisor for clients who value not only her technical experience but her strategic guidance in achieving their goals.

Whether working with lenders, agents, borrowers, or private equity sponsors, Erin’s focus on delivering client-focused solutions and her commitment to excellence make her a valued partner for navigating the intricacies of debt financing.

QUALIFICATIONS

EDUCATION

- J.D., Fordham University School of Law, 2008, cum laude
- B.S., Georgia Institute of Technology, 2002, magna cum laude

ADMISSIONS

- Colorado
 - New York
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PUBLICATIONS AND SPEAKING ENGAGEMENTS

- "EBITDA Adjustments in Loan Negotiations" co-author, *Thomson Reuters Practical Law*, October 2024.
 - "EBITDA: Loan Agreement Negotiating Considerations" co-author, *Thomson Reuters Practical Law*, October 2024.
 - "What's Market: EBITDA Add-Backs (2023/2024)," contributor, *Thomson Reuters Practical Law Finance*, October 2024.
 - "Affirmative and Negative Loan Covenants: Customizing Obligations and Restrictions Specific to the Transaction," *CLE Webinar for Strafford*, September 26, 2024.
 - "Anatomy of a Loan Agreement: Defined Terms, Affirmative/Negative Covenants, Events of Default, Reps and Warranties," CLE Webinar for Strafford, January 10, 2024.
 - "What's Market: 2023 Mid-Year Trends in Large Cap and Middle Market Loans," contributor, *Thomson Reuters Practical Law Finance*, August 17, 2023.
 - "Colorado Secured Transactions Under Article 9 of the Uniform Commercial Code: Forms and Practice Manual – Second Edition," co-author, 2020, 2021 and 2022 updates.
 - "Main Street Lending Program," author, *Colorado Banker Magazine*, July/August 2020.
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PROFESSIONAL AFFILIATIONS AND ENGAGEMENTS

- Secured Finance Network (SFNet) Data and Technology Committee
 - Secured Finance Network (SFNet) 2024 Spring Mentor
 - Advisory Board Member of Young Americans Center for Financial Education
 - Colorado Regional Board Member of Teach for America Colorado
 - Denver Metro Chamber Leadership Foundation's Leadership Denver (Class of 2022)
 - Denver Metro Chamber Leadership Foundation's Access Denver (Class of Spring 2021)
 - Association for Corporate Growth (ACG) Denver's Leadership 20 (Class of 2016)
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SELECTED CLIENT REPRESENTATIONS

Agent/Lender Representations

- Advised a national bank, as administrative agent, sole lead arranger, and sole book runner in its syndicated senior secured revolving credit facility to the owner of multiple ski resorts in the U.S. and Canada.
- Advised the US subsidiary of a Canadian bank in a term and revolving credit facility for a manufacturer of pipe liners to make a strategic acquisition of a company with operations in Canada and South America.

- Advised a national bank in connection with a revolving credit facility to a provider of integrated food, retail and ticketing solutions to cultural attractions.
- Advised a national transportation company in connection with its offer to purchase and restructure one of its supplier's debt.
- Advised a European multinational networking and telecommunications company in connection with its revolving credit facility to one of its joint ventures.
- Advised a regional bank in a NAV credit facility and management fee line of credit to a real estate private equity firm.

Borrower/Sponsor Representations

- Advised a private equity firm on a split-lien term loan from a private credit provider and ABL loan from a national bank used to acquire a manufacturer of polystyrene foam trays used by fresh protein processors and merchandisers.
- Advised an operator of retail stores specializing in golf and tennis apparel and equipment in connection with its ABL credit facility from a national bank and its subordinated revolving and term loans from an affiliate.
- Advised a maker of artisan and other specialty breads, pastries, and desserts in connection with its credit facility from a private credit provider and a shareholder loan.
- Advised a non-bank commercial real estate lender in connection with its credit facility from a state bank.
- Advised a manufacturer of production systems for gears in connection with its credit facility from a private credit provider.

Energy Representations

- Advised a national bank in a reserved-based loan (RBL) to an acquirer of oil and gas assets as part of a reverse 1031 exchange.
- Advised a private equity firm investing in the energy sector, in two reserve-based club credit facilities (RBLs) used by portfolio companies to acquire oil and gas properties.

AWARDS AND RECOGNITIONS

- Recognized in *The Best Lawyers in America*, Woodward/White, Inc., 2024-2025
- Recognized in *Chambers USA*, Chambers and Partners, in Banking & Finance, 2021-2024
- Selected as a "Top Lawyer – Banking," *5280 Magazine*, 2022