Aaron Prenger

Shareholder

Aaron Prenger is an experienced corporate and financial services attorney, focusing his practice on a broad scope of matters. He prioritizes keeping his clients informed of the latest legal trends and potential pitfalls associated with their respective businesses.

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Corporate Transactions

Aaron's corporate transactions practice involves drafting, negotiating, and consulting on a variety of transactional documents, including terms and conditions, purchase and sale agreements, shareholder agreements, distribution agreements, lease agreements (equipment and real estate), asset purchase agreements, stock/membership sales agreements, and other similar documents and instruments for a wide variety of clients, including banks, breweries, construction companies, contractors, distributors, fabricators, manufacturers, and retailers, among others. In addition, Aaron helps businesses with succession planning, corporate governance, contracting, insurance, and liability issues. He reviews company agreements and third-party contracts and offers advice on drafting and negotiating contract language that will reduce exposure to vulnerabilities and increase leverage if a dispute arises. Aaron has also negotiated Asset Purchase Agreements on both the seller and buyer side for a variety of businesses, including car dealerships, commercial distributorships, consumer service providers, technology companies, and a minor league sports franchise.

Financial Services

In his financial services practice, Aaron primarily represents lenders in commercial real estate and asset-secured transactions, having worked on construction loans, acquisition loans, C&I loans, and refinance loans for a variety of collateral and property types, including residential apartments, commercial office buildings, restaurants, senior living facilities, shopping centers, hotels, storage facilities, warehouses and other similar commercial spaces, mining operations, and a variety of other property and asset types. Aaron's experience includes working on transactions involving industrial revenue bonds, community improvement districts, and other governmental incentives, such as tax increment financing.

Mortgage Banking

With nearly ten years of experience in the mortgage banking industry, Aaron helps banks navigate the regulatory landscape, focusing on compliance and operating at peak efficiency. He also counsels lenders on a variety of state and federal banking regulations, including those governed by the Consumer Financial Protection Bureau (CFPB) and the Office of the Comptroller of the Currency (OCC), with an

Education

University of Missouri, School of Law, J.D., 2014

University of Missouri, – Columbia, B.S., B.A., 2002

Admissions

Missouri, 2014

Services

Commercial Lending

Corporate Law

Mergers & Acquisitions

Equipment Dealers

Construction Law

Real Estate Law

Banking and Financial Services

emphasis on Regulation Z (implementing the Truth in Lending Act) and Regulation X (implementing the Real Estate Settlement Procedures Act).

Related Experience

- Helping small and medium-sized businesses navigate various legal challenges and lawsuits related to issues such as intellectual property infringement, worker's compensation claims, breach of contract, and others, by analyzing their concerns and utilizing the vast knowledge of the firm's various practice groups to ensure that the client is getting skilled advice promptly and at a reasonable price.
- Drafted and negotiated purchase and sale contracts, terms and conditions documents, lease agreements, confidentiality agreements, demonstration agreements, non-disclosure agreements, non-compete and non-solicitation agreements, master supply agreements, master service agreements, manufacturing agreements, and an array of other transactional documentation for a variety of clients, including manufacturers, fabricators, distributors, trade associations, service providers, consulting companies, and banks.
- Represented lenders with respect to loan defaults, including collection and collateral liquidation efforts for both standard and SBA-guaranteed loans.
- Conducted document reviews and advised clients on corporate governance, business sale transactions, and capital investments.
- Represented the buyer in the acquisition of a car dealership.
- Represented purchaser of ownership interest in a minor league sports franchise.
- Represented banks in commercial loan transactions by drafting commercial loan documents, reviewing documents such as leases, title reports, surveys, and corporate governance documents; and coordinating with borrower's counsel and the title company to facilitate closing deadlines.
- Helped companies address insurance and liability concerns by offering a comprehensive review of all current insurance policies, and offering industry-specific advice on ways to save money by reducing unnecessary coverage and decreasing liability exposure by addressing gaps in coverage.
- Provided startup advice for new business entities and assisted with business formation and governance issues, including registration with pertinent governmental entities and drafting corporate governance documents.

Professional Affiliations

- Mensa
- The Missouri Bar