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## **Jim Lodoen, Donn Herring, and Hillary Martel Explain Healthcare Lending and Restructuring**

Spencer Fane attorneys [Jim Lodoen](#), [Donn Herring](#), and [Hillary Martel](#) recently wrote an article featured in the American Bankers Association (ABA) Banking Journal covering healthcare financing.

Titled “The Regulated World of Healthcare Lending and Restructuring,” the article discusses practical and regulatory financial issues in the healthcare industry. Jim, Donn, and Hillary explain the financial stress of the healthcare industry, recoupment of overpayments, default alternatives, and challenges to the disposition of the collateral.

“As with most loans, a lender considering financing a healthcare facility should also consider what the exit strategy is in the event the loan does not perform,” Jim, Donn, and Hillary noted. “By considering the unique aspects of healthcare financing, the associated risks can be factored into the pricing and structure of the credit facility, and will result in fewer surprises if a default occurs in the underlying credit.”

To read the full article, please click [here](#).