



As business focused attorneys, AP Law helps strengthen business operations by counseling, negotiating, and drafting contracts covering all aspects of relationships and transactions between and within businesses. We help businesses comply with statutory, regulatory, and judicial requirements that affect business operations, including obtaining necessary licenses and permits. Our experience serving as general counsel allows us to anticipate issues and recommend methods to prevent future problems.

GENERAL COUNSEL SERVICES

Val Antczak and Brad Hardy have counseled business clients both in private practice and as general counsel (chief legal officer) of public corporations. As former general counsels, they are poised to serve as outside general counsel and assist in-house counsel. AP Law understands first-hand the importance of the chief legal officer role and the cost of maintaining that critical resource. We are uniquely positioned to serve the "general counsel" role for businesses that do not have their own in-house counsel. In this role, the client forms a personal, ongoing relationship with a lead AP Law attorney while gaining, when needed, seamless access to other firm lawyers with a wide range of legal expertise.

Small and emerging growth companies often cannot justify full-time general counsel, but need ongoing, strategic, legal and business advice. Our general counsel services are ideal for a cost-effective, scalable legal solution to build a client's initial legal capabilities, manage general legal matters, and provide strategic legal counsel.

FINANCIAL INSTITUTIONS + REGULATORY COMPLIANCE

Brad Hardy has served as general counsel of a major bank holding company and as president of a small specialty bank. This experience gives him a unique perspective to assist banks, savings and loans, commercial finance companies, equipment leasing companies, and others in the financial arena.

Our goal is to assist clients in structuring and operating their institutions to meet business objectives and the myriad regulatory requirements. We combine experience in this area with other legal disciplines including securities, employment, real estate, intellectual property, and litigation, to effectively create solutions for our clients.

We offer a full range of services to our lending, leasing and project finance clients. We advise on a wide range of issues that can affect virtually any transactions, including:

- Affiliate transactions
- Audit committees
- Asset-based lines of credit
- Bank operations
- Bank Secrecy Act and anti-money laundering
- Branch banking
- Compliance and disclosure
- Corporate governance
- Credit document drafting and review
- De novo financial institutions charters
- Directors and officers liability
- Foreclosures and collections
- Holding company formations
- Intellectual property
- Lending limit advice
- Loan originations, modifications and restructuring
- Mergers and acquisitions
- Mortgage origination and operation
- Project finance
- Regulatory advice
- REO disposition
- Risk management
- Strategic planning

CONTRACTS

AP Law has experience as both outside and inside counsel, and has negotiated, reviewed and drafted business contracts of all types. Our experience allows us to quickly and thoroughly address a client's legal and business issues.

Your needs may include:

- Supply, manufacturing, purchasing and sale contracts
- Licensing and other intellectual property agreements
- Employment agreements
- Buy, sale, merger and other transactional contracts
- Consumer sales contracts
- Real estate contracts
- Dispute settlement agreements
- Professional service agreements

EXECUTIVE COMPENSATION

AP Law works with our clients to develop and implement compensation arrangements specifically designed to recruit talent, create performance-based incentives and retain executives and key personnel through agreements and incentives. These compensation arrangements may involve equity compensation and option plans, phantom equity or equity appreciation rights, incentive bonus arrangements, golden parachutes and deferred compensation plans. We also represent executives in negotiating their compensation packages and severance agreements. Our work includes employment and compensation agreements of all types, confidentiality covenants, and restrictive covenants and non-compete arrangements.

RISK MANAGEMENT

AP Law advises public companies, private companies, management, officers and directors in regulated industries about compliance and risk management programs for specific activities or the entire enterprise. Our familiarity with administrative law and processes allows us to anticipate future issues and view issues from the regulator's perspective.