



Tracy Springer

Counsel

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Practices

- Banking and Finance

Overview

Tracy manages, documents and closes complex commercial financing transactions for U.S. and foreign banks and other lenders. She also represents borrowers, primarily in middle market commercial debt transactions with direct lenders.

In representing her clients, Tracy draws on her deep in-house finance background as a pragmatic, cost-effective problem solver to advise clients on achieving their legal goals while mitigating legal risk.

Tracy has represented business clients in a broad range of commercial lending transactions, including cross-border and U.S. lending, bilateral and syndicated loans, asset-based and cash-flow financings, investment-grade and leveraged lending, acquisition and working capital financings, factoring and commodity, trade and receivables finance.

Prior to joining Zukerman Gore, Tracy served as General Counsel and Chief Compliance Officer for a fintech direct lender. Prior to that, she served as senior lending counsel for a major global bank, working in New York and London to provide legal support for its investment banking and commercial banking divisions and focusing on loans to multinational corporations and their subsidiaries around the world.

Tracy's valuable blend of experience as both a general counsel at a smaller fintech company and an in-house lawyer at a larger financial institution strengthens her ability to quickly understand her clients' business needs, provide proactive and practical solutions to resolve their legal issues and help them achieve their business goals.

Tracy is a Regent of the American College of Commercial Finance Lawyers and Co-Chair of the American Bar Association Business Law Section's International Finance Subcommittee. She is also a former Co-Chair of the Loan Syndications and Trading Association's Women's Committee.

Tracy frequently publishes articles on legal and financial innovation, electronic signature, and cross-border finance and regulation and speaks on legal and finance industry panels.

Publications

"Cross-Border Lending: A Brief Guide for U.S. Secured Creditors to the UCC Rules for Perfecting Security Interests in Assets of Foreign Obligor," co-author, *Business Law Today*, May 14, 2020.

<https://businesslawtoday.org/2020/05/cross-border-lending-brief-guide-u-s-secured-creditors-ucc-rules-perfecti>

"Driving Innovation: New Opportunities for Law Firms to Partner with Global Clients in Cross-Border Projects," co-author, 2020 International Comparative Legal Guide to Lending and Secured Finance, 2020.

https://www.acc.com/sites/default/files/resources/upload/LSF20_E-Edition.pdf

"What's Ink Got to Do with it? Enforceability of E-Signature in Commercial Lending Documentation," co-author, Business Law Today, April 9, 2020. <https://businesslawtoday.org/2020/04/whats-ink-got-enforceability-e-signature-commercial-lending-documentation/>

Business Law Today, Bankruptcy and Finance, Program Spotlight: Jon Rubens Interviews Kiriakoula Hatzikiriakos and Tracy Springer on Digital Signatures, Nov 14, 2019

Speaking Engagements

"Brexit: How to Anticipate the Future and Tackle Opportunities," Oct 1, 2019, NYC, Consulate General of Luxembourg, panel presentation organized by NautaDutilh in collaboration with the Consulate General of Luxembourg in NY.

"What's Ink Got to Do with It: Enforceability of Electronic and Technology-Based Commercial Loan Documentation," Sept 13, 2019, CLE panel for the Commercial Finance Division of the ABA's Business Law Section Annual Meeting in Washington, DC.

"Cross-Border Financings: Structuring for FX and Derivative Exposure, Perfecting Foreign Collateral," Sept 13, 2019, CLE panel for the Commercial Finance Division of the ABA's Business Law Section Annual Meeting in Washington, DC.

"Embracing Your Passion, Expanding Your Engagement...Fully Owning Your Career Voice," June 19, 2018, NYC, panel presentation co-sponsored by LSTA Women's Committee and Skadden.

Admissions & Education

Education: University of Chicago, BA, with honors Benjamin N. Cardozo School of Law, JD, *cum laude*, Law Review **Bar Admissions:** New York

Professional Affiliations

American Bar Association