

ASSOCIATE

## Michael A. Lipson

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DIRECT

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### PRACTICE AREAS

Banking & Commercial Finance

- Asset-Based Loans
- Renewable Energy

Bankruptcy & Creditors Rights

- Restructuring & Workout

Business & Corporate Law

- Entity Formation
- Mergers & Acquisitions

Commercial Real Estate

- Condominium Law
- Leasing
- Purchase & Sale

### EDUCATION

J.D., Northeastern University School of Law, 2016

B.A., Political Science, University of Connecticut, 2013

### ADMISSIONS

Massachusetts

### OVERVIEW

Michael Lipson is a transactional finance attorney whose practice spans commercial real estate financings and commercial and industrial (C&I) and asset-based lending transactions. He represents banks, lenders, businesses, nonprofit organizations, and developers in a wide range of secured and unsecured credit facilities throughout Massachusetts and the Northeast.

Michael regularly advises regional and community banks on CRE mortgage loans, as well as C&I credit facilities, asset-based lending transactions, revolving lines of credit, and term loans, including multi-collateral and cross-defaulted structures. His experience includes structuring, negotiating, and documenting credit agreements and collateral packages; coordinating real estate, corporate, and UCC due diligence (including title, survey, and environmental matters); and advising on the creation, perfection, and enforcement of security interests.

He also represents lenders and borrowers in loan workouts, restructurings, and forbearance transactions, including covenant waivers, amendments, defaults, guarantor restructurings, and multi-creditor scenarios involving both operating businesses and real estate collateral.

In addition to financing matters, Michael advises clients on entity formation, corporate governance, and other core commercial transactions, including business acquisitions and dispositions. He has experience representing lenders in affordable housing and nonprofit financing transactions, including loans involving mission-driven organizations and public or quasi-public programs.

Prior to joining Hackett Feinberg, Michael practiced at an Am Law 200 firm and later at a boutique firm, representing both borrowers and institutional lenders. This dual-sided experience enables him to bring a practical, deal-oriented perspective and to

## AFFILIATIONS

Member, Boston Bar Association

Member, Real Estate Bar Association

efficiently guide clients through complex financings—from initial structuring through closing and post-closing matters—in a manner aligned with their business and credit objectives.

## HONORS

- Massachusetts Super Lawyer Rising Star 2024-2025