

ROBERT GONZALEZ
ABL General Counsel, Incorporated
23679 Calabasas Road, Suite 562, Calabasas, California 91302
Phone: (888) 778-6644; Fax: (888) 778-6024; Cell (213) 300-3458
Email: robert@ablgc.com; Website: www.ablgc.com

ASSET BASED LENDING EXPERIENCE

CAPITALSOURCE BUSINESS FINANCE, a dba of BFI Business Finance (subsidiary of Pacific Western Bank), Westlake Village, CA
General Counsel and Senior Underwriting Officer (December 2008 – July 2015)

Legal: Administered all legal matters including documenting new revolving loans in amounts up to \$25MM, modified existing facilities, and handled default, workout and insolvency situations. Also managed legal staff and outside counsel, and ensured regulatory compliance.

Underwriting: Jointly managed all aspects of the underwriting process, while primarily responsible for preparing and/or editing all new loan write-ups. Also administered underwriting staff, drafted and ensured compliance with lending policies, and assisted with marketing efforts.

BUSINESS ALLIANCE CAPITAL COMPANY, a division of Sovereign Bank, Los Angeles, CA
Senior Vice President (December 2007 – December 2008)

Legal: Administered all legal matters including documenting new revolving loans in amounts up to \$10MM, modified existing facilities, and handled default, workout and insolvency situations.

Underwriting: Handled all aspects of the underwriting process for new and existing loans, including conducting due diligence, pre-closing conditions follow-up, preparing underwriting for the credit committee, negotiating business and legal terms, and closing of transactions.

Relationship Manager: Interacted daily with borrowers in connection with loan requests. Performed ongoing loan administration including ongoing analysis of collateral, financial positions and trends, together with attending periodic borrower meetings.

THE CIT GROUP/CREDIT FINANCE, Los Angeles, CA

Legal Assistant/Assistant Account Executive (Fall 1988 – Spring 1994)

Legal Assistant: Worked with in-house counsel on revolving loan originations up to \$10MM and modifications thereof. Conducted due diligence and prepared loan documents.

Assistant Account Executive: Interacted daily with borrowers in connection with loan requests. Performed ongoing loan administration including conducting analysis of collateral, financial positions and trends.

LAW FIRM EXPERIENCE

SHEPPARD, MULLIN, RICHTER & HAMPTON LLP, Los Angeles, CA

Special Counsel (September 2005 – December 2007)

Represented banks, finance companies and other financial institutions in senior secured revolving loan transactions. Transaction experience included working capital and acquisition financings, troubled loan restructurings and workouts, insolvency matters, and loan participations.

BUCHALTER NEMER, A Professional Corporation, Los Angeles, CA

Senior Counsel (May 1997 - August 2005)

Represented banks, finance companies and other financial institutions in senior secured revolving loan and factoring transactions. Transaction experience included working capital and acquisition financings, troubled loan restructurings and workouts, insolvency matters and participations.

FRANZEL ROBINS BLOOM & CSATO, Los Angeles, CA

Associate Attorney (Fall 1995 – Spring 1997)

Represented banks, finance companies and other financial institutions in senior secured revolving loan transactions. Also represented such parties in connection with litigation, prejudgment remedies, receiverships, loan workouts and insolvency matters.

IVANJACK & LAMBIRTH, Los Angeles, CA

Associate Attorney (Spring 1994 – Fall 1995)

Represented banks, finance companies and other financial institutions, in connection with litigation, pre-judgment remedies, receiverships, collections, loan workouts and insolvency matters.

EDUCATION

SOUTHWESTERN UNIVERSITY SCHOOL OF LAW (Los Angeles, CA), Juris Doctorate, May 1993

UNIVERSITY OF SOUTHERN CALIFORNIA (Los Angeles, CA), B.S., Business Administration (Finance emphasis), May 1988

TRADE AFFILIATIONS; BAR MEMBERSHIP

Attend meetings of the Commercial Finance Conference of California and the CFA; Admitted to practice law in California.

PUBLICATIONS

Author – Update to “Factoring” chapter in PLI publication – “*Asset-Based Lending: A Practical Guide to Secured Financing*” (2005).

Author – Update to “Loan Financing” chapter in Continuing Education of the Bar publication – “*Financing California Businesses*” (2001).