

RONALD A. POLLIO

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EXPERIENCE

POLLIO LAW GROUP, LLP, Garden City, NY

1993-Present

Partner

Represent various business entities including banks and other public corporations, closely held businesses and entrepreneurs in the practice areas of corporate, banking, real estate, taxation, estate planning and labor and employment law.

Corporate/Acquisitions

Structure transactions and draft accompanying documentation. Negotiated and closed the purchase/sale/merger of numerous companies in various industries including; aero-space, advertising, automotive, restaurant, hotel, printing and real estate, with prices ranging in size from \$100,000 to \$50 million. Frequently used agreements include confidentiality, letter of intent, purchase, merger, non-compete, non-solicitation, consulting, employment, franchise and shareholder agreements.

Banking

Represent several major banks and middle market and corporate lending divisions. Structure and document various financing transactions including commercial mortgages, unsecured/secured revolving credit lines and term loans with various pricing/payment options. Advise bankers in pre-workout and workout situations; draft and negotiate commitment letters, mortgages, loan agreements, forbearance and other similar and related agreements.

Real Estate

Represent buyers, sellers, landlords, tenants, developers and contractors in various commercial and residential transactions. Properties include office, industrial, loft, multi-dwelling residential, shopping centers, cooperatives and condominiums. Recently closed the sale of seven residential buildings in lower Manhattan for \$36 million.

Taxation/Estate Planning

Perform asset review and structure estate plans for high net worth individuals. Draft wills, power of attorneys, health care proxies, revocable/irrevocable trusts, including QTIP, marital, insurance and other types of trusts. Frequent lecturer on estate planning and business succession strategies involving family limited partnership, and valuation discounting techniques.

Labor/Employment

Counsel corporate clients on various issues including, but not limited to: hiring/firing practices, human resource policies/procedures, union negotiations, compensation, benefits packages, discrimination, and sexual harassment claims.

CHEMICAL BANKING CORP. (Successor by Merger to Manufacturers Hanover), New York, NY

1986-1993

National Private Banking Division (1992-1993)

Relationship Manager/Account Officer

Catered to the credit, fiduciary and investment needs of high net worth individuals. Managed a portfolio of 15 clients, with total exposure exceeding \$100 million. Portfolio generated net income of nearly \$500,000.

Middle Market Lending Division, Mitchell Field, NY (1990 to 1992)

Relationship Manger

Provided a full range of financial products to diverse companies with revenues ranging from \$5 million to \$75 million. Analyzed loan requests; conducted annual reviews of outstanding facilities, monitored deteriorating credits and restructured bad debts. Reviewed credit files, documentation, collateral and perfected security interests for workout and collection purposes. Completed credit training program, while attending evening law school.

Retail Banking Division, Brooklyn, NY (1986-1989)

Sales Manager/Assistant Branch Manager

Coordinated sales campaigns and managed staff of 15 in a large active branch office; individually recognized among top ten sales performers out of 3,000 individuals for two consecutive quarters, ranking first in the second quarter of 1989.

EDUCATION

JURIS DOCTOR

St. John's University School of Law, Jamaica, NY, 1992

Dean's List, 1989-1990

BACHELOR OF BUSINESS ADMINISTRATION

Adelphi University, Garden City, NY, 1986

AFFILIATIONS

Member, New York State and Nassau County Bar Associations.