

# Thomas Coughlin

PARTNER

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## Practice Areas

- Finance
- Insolvency & Reorganization

## Education

- Wayne State University Law School  
J.D., *cum laude*  
Order of the coif  
Associate Editor of the Wayne Law Review
- University of Michigan  
B.S.

## Bar Admission

- Michigan

## Overview

Thomas Coughlin is finance, corporate, and bankruptcy attorney. His primary practice consists of representing financial institutions and private lenders in all aspects of commercial loan originations, workouts, and bankruptcies. These include term loan lenders, equipment lenders, lines of credit, mortgage lenders, factors, and leasing companies. Thomas' expertise extends to all aspects of lending, including drafting all loan and ancillary documents necessary to close a transaction. He also analyzes and advises on matters related to stock and asset acquisition financing.

Due to his background in bankruptcy, he is able to represent lenders in forbearance arrangements, surrender agreements and other workout matters outside of bankruptcy, and to represent lenders in bankruptcy cases involving, among other things, cash collateral, DIP lending, and automatic stay relief and dismissals.

Tom's expertise extends to negotiating participation agreements, subordination agreements, inter-creditor agreements, purchase agreements, and landlord access agreements. Clients involved in an acquisition trust Thomas' expertise and choose to engage him at the very beginning of the transaction to ensure timely and comprehensive advice on loan structures. Clients count on Thomas to watch for red flags on their behalf and help reduce overall risk, and they count on him for his honesty and commitment to their best interests. He takes pride in finding creative solutions to complex financing problems.

Thomas also specializes in negotiating major contracts with Tier 1 and Tier 2 automotive suppliers. Thomas has been an adjunct professor at Wayne State University Law School, teaching General Bankruptcy and Advanced Chapter 11 courses. Thomas is the Co-author of *Michigan Secured Transactions Under Article 9 of the Uniform Commercial Code: Forms and Practice Manual*. <https://www.datatrace.com/michigan-article-9.html>

## Publications

- Co-author of *Michigan Secured Transactions Under Article 9 of the Uniform Commercial Code: Forms and Practice Manual* <https://www.datatrace.com/michigan-article-9.html>

## Recognition

- Michigan Super Lawyer, 2008—2020
- DBusiness Top Lawyers, 2013—2019