



Anthony C. Cianciotti

Shareholder

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Anthony Cianciotti represents financial institutions and borrowers in structuring, negotiating and closing complex loan transactions.

Mr. Cianciotti helps banks, other commercial lenders and borrowers structure, negotiate, and close secured loan transactions. Clients rely on his attentive, client-centered approach to help navigate complex legal issues and find practical solutions to move transactions forward.

A member of the Firm's Financial Services Transactions Group, Mr. Cianciotti helps his clients provide or obtain the capital needed to help regional, national, and international businesses succeed. His experience includes asset-based and cash flow working capital facilities, equipment and acquisition financing, and venture debt and growth capital financing.

He frequently advises clients in structuring credit agreements to allow for the financing of inventory manufactured outside the United States during the time period that it is in-transit to the United States. Mr. Cianciotti has also helped develop novel, client-specific supply chain finance programs.

Clients benefit from Mr. Cianciotti's significant business insight. Mr. Cianciotti previously served as Vice President-Legal Counsel at First Capital, an asset-based lender providing secured lending solutions to mid-market businesses. He helped facilitate the expansion of First Capital's in-transit lending program and guided transactions from the initial proposal letter stage through closing, working closely with underwriters and credit committee personnel.

Mr. Cianciotti's experience also includes more than six years as a litigation attorney. He understands the litigation process, the associated costs, and the types of contract issues that give rise to potential legal actions – all of which he leverages in a manner that best serves his clients.

Mr. Cianciotti is a frequent writer and speaker of topics of interest to the secured lending community, and also served as an adjunct professor at Emory University Law School teaching at the Center for Transactional Law and Practice.

Representative Matters

- Represented an agent and lender in a \$30-million asset-based revolving credit facility to a designer, importer, and distributor of home organizational solutions, including the financing of in-transit inventory.
- Acted as counsel to a lender in a \$15-million asset-based revolving credit facility to a manufacturer of LED billboards and scoreboards.
- Represented a lender in a \$10-million asset-based working capital credit facility to a manufacturer of specialty chemicals.
- Acted as counsel to a borrower in a \$250-million syndicated asset-based revolving credit facility for a regional distributor of HVAC systems and components.
- Represented a lender in a \$16-million asset-based revolving credit facility to a recycler of plastic bottles.

- Acted as counsel to a borrower in a \$62-million revolving term loan and delayed draw term loan credit facilities for a regional operator of urgent care clinics.
- Represented an agent and lender in a \$20-million delayed draw term loan facility to a sponsor-backed company aggregating tree and plant care companies.
- Acted as counsel to an agent and lender in a \$250-million syndicated asset-based revolving credit facility for a trucking company and logistics provider.
- Represented an agent and lender in a \$45-million revolving credit facility to a specialty water product company.
- Acted as counsel to a lender in an asset-based revolving credit facility to a U.S. subsidiary of a European manufacturer of specialty lighting products sold in the U.S.
- Represented a lender in an \$11-million senior secured asset-based revolving credit facility for a North Carolina-based seafood importer.
- Acted as counsel to a lender in a debtor-in-possession financing to a manufacturer of lead-based components for application in the automotive and other powered-goods industries.
- Represented a borrower in a \$25-million acquisition and working capital financing for the purchase of multiple urgent care facilities.
- Acted as counsel to an agent and lender in a \$150-million syndicated revolving credit facility to an importer and distributor of seafood.
- Represented a lender in a \$35-million acquisition financing to a designer, manufacturer, and distributor of custom modular buildings.
- Acted as counsel to a lender in a \$26-million revolving credit and equipment and real estate term loans to a beef processor.
- Represented a borrower in a \$75-million revolving credit facility to a purchaser and distributor of food commodities.
- Acted as counsel to a lender in a \$20-million asset-based revolving credit loan to a manufacturer and distributor of organic coconut water and food products.
- Represented a borrower in a \$26-million revolving credit and term loan facility to a designer, manufacturer, and marketer of personal consumer products.
- Acted as counsel to an agent and lender in a \$40-million multi-draw term loan to a technology company connecting homeowners with home services fulfillment service providers.
- Represented a private equity company in a \$23-million acquisition financing in connection with the purchase of a national school uniform provider.
- Acted as counsel to an agent and lender in a \$70-million syndicated revolving credit facility extended to a distributor of personal protective equipment for industrial and commercial use, including the financing of in-transit inventory.
- Represented a borrower in a \$90-million revolving credit facility to a drilling company in the oil and gas industry.
- Acted as counsel to a lender in an \$18-million secured revolving credit facility to an importer and distributor of seafood products, including the financing of in-transit inventory.
- Represented a lender in a \$30-million secured revolving credit facility to a service provider in the oil and gas industry.
- Acted as counsel to a lender in a \$60-million revolving credit facility to domestic manufacturer of special-purpose steel pipe, including the financing of inventory in-transit from both domestic and foreign steel suppliers.
- Represented a national bank in a \$25-million revolving credit facility to a manufacturer and distributor of specialty sports apparel, including the negotiation of a split-lien intercreditor agreement with a term loan provider.
- Represented a national bank in a \$10-million acquisition and working capital financing to the purchaser of the thermoforming operations of a publicly traded company.

- Represented a lender in closing a \$20 million revolving credit facility to a California based importer and distributor of furniture and home furnishings.



Professional Honors & Activities

- Listed in *The Best Lawyers in America*® for Banking and Finance Law (2019 – 2026)



Publications

- Co-author – "The Perishable Agricultural Commodities Act: Suggestions for a Grade A Loan," with Mark I. Duedall, *ABF Journal* (June 2024)
- "Bankruptcy and Trademarked Inventory: Potential Pitfalls for the Asset-Based Lender," *ABF Journal* (July 2023)
- "Lending Against Government Receivables," *The Secured Lender* (October 2020)
- "Financing Trademarked Inventory: Considerations for The Asset-Based Lender," *University of Pittsburgh Journal of Law and Commerce* (June 2018)
- Co-author – "Do Lenders Really Need Promissory Notes?," *The Secured Lender* (April 2017)
- "Lending Against Consigned Inventory: Making it Work for Both the Borrower and Lender," *ABF Journal* (January – February 2016)
- Co-author – "Avoiding Lender Liability: When Words and Actions Matter," *The Secured Lender* (December 2015)
- "Borrowers as Distributors of Trademarked Inventory: Suggestions for the Asset-Based Lender," *The Secured Lender* (April 2015)
- "Asset Based Lending and In-Transit Inventory Finance: Understanding the Rights of the Unpaid Seller," *The Secured Lender* (April 2013)



Speaking Engagements

- "In-Transit Inventory Financing: Key Issues for Shippers and Lenders," Strafford Webinar (March 2025)
- Co-author – "The Perishable Agricultural Commodities Act: Suggestions for a Grade a Loan," Secured Lending CLE, Business Law Section, State Bar of Georgia (February 2024)
- "Survey of Recent Commercial Law Cases," Secured Lending CLE, Business Law Section, State Bar of Georgia (March 2023)
- "Survey of Recent Commercial Law Cases," Secured Lending CLE, Business Law Section, State Bar of Georgia (March 2022)
- "Liens in Insurance Policies and Proceeds: Article 9 and Beyond," Secured Lending CLE, Business Law Section, State Bar of Georgia (February 2018)
- "Avoiding Lender Liability: When Words and Actions Matter," Secured Lending CLE, Business Law Section, State Bar of Georgia (February 2016)
- "Professionalism in Practice: Observations of an In-House Attorney," Secured Lending CLE, Business Law Section, State Bar of Georgia (February 2015)
- "Financing Trademarked Inventory: Considerations for the Asset-Based Lender," Secured Lending CLE, Business Law Section, State Bar of Georgia (February 2014)
- "Proposed Amendments to Article 9 of the Uniform Commercial Code in Georgia," Secured Lending CLE, Business Law Section, State Bar of Georgia (February 2013)



Education

- University of Pennsylvania Law School, J.D., 1991, magna cum laude
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- Boston College, B.S., 1988, summa cum laude



Admissions

- Georgia, 2006
- North Carolina, 2018
- New York, 1992