



Ross J. Kirchick

Chair, Commercial Finance &
Banking Practice Group

Cleveland

T 216.363.4449

rkirchick@beneschlaw.com

Overview

Ross represents banks, financial institutions, borrowers (including profit and not-for-profit) and investors in connection with commercial lending and finance transactions. He has considerable commercial lending and finance transaction experience handling loan documentation, modification, maintenance and administrative, as well as workouts and recapitalizations in a wide range of complex financing structures.

That experience includes health care lending, letters of credit and bond financings, syndications, asset-based lending, secured party sales, debtor-in-possession financing, venture capital transactions and other leveraged buy-out transactions.

Health Care & Life Sciences

Ross Kirchick is Chair of the firm's Commercial Finance & Banking Practice group. Ross has considerable commercial lending and finance transaction experience handling loan documentation, modification, maintenance and administrative, as well as workouts and recapitalizations in a wide range of complex financing structures, including health care lending.

Health Care Lending Experience

- Represented National Bank in \$45 million senior credit facility to hospital systems to facilitate settlement, including term loan and working capital facilities.
- Represented Agent in a syndicated \$100 million senior real estate credit facility to nursing home owner/operator composed of 15 real properties in 4 states and subsequent sale of properties to a REIT.

- Represented Agent in syndicated \$78 million senior financing to nursing home owner/operators consisting of working capital and term loan facilities, included multiple borrowers and ownership groups and multiple real properties.
- Represented two national banks as co-agents in a \$50 million senior loan facility to a nursing home owner and operator.
- Served as bond counsel and letter of credit bank counsel in connection with a \$20 million taxable bond issuance backed by a letter of credit, to finance the construction and acquisition of several nursing homes.
- Representation of a national lending institution as agent in a syndicated \$85 million senior credit facility provided to a global health and beauty product manufacturer.

“Ross is a strong advocate for clients, offering excellent guidance and service. He excels at handling complex matters.” – Benesch Client, Chambers USA

Representative Matters

- Represented a national banking association in a multi-million-dollar amended and restated term loan facility refinancing a construction loan for an assisted living and memory care facility.
- Represented a national financial institution as administrative and documentation agent in connection with a secured syndicated credit facility for a leading mechanical contractor
- Represented a national financial institution as administrative agent and lender in connection with a syndicated term loan facility supporting the acquisition of a portfolio of skilled nursing and assisted living facilities across New York
- Represented an Am Law 100 international law firm and its subsidiaries, as borrowers and guarantors, in connection with a syndicated financing worth more than \$200 million, refinancing and upsizing its existing financing
- Represented an ESOP-owned mining and tunneling contractor in a term loan and revolving credit facility with a regional lender, including refinancing of ESOP seller notes and multistate real property mortgage and collateral matters.
- Represented a national bank in an amended and restated credit facility.
- Represented Cyprium Investment Partners in connection with the refinancing of Remprex, Inc. This refinancing transaction involved the participation of both new and existing investors, including BTG Pactual U.S. Private Credit Investments.
- Represented a national lending institution in connection with \$315 million syndicated credit facility to a lumber-related company.

Credentials

EDUCATION

- The Ohio State University, Moritz College of Law, 2000, J.D.
 - with honors
- University of Michigan, 1996
 - with great distinction

BAR & COURT ADMISSIONS

- Ohio

Awards & Recognition

- Listed, Best Lawyers® “Lawyer of the Year”, Commercial Finance Law, 2021, 2022, 2023, 2025, 2026
- Listed, *The Best Lawyers in America®*, Commercial Finance Law, 2012-2025
- Listed, Chambers USA Leading Lawyers, Banking & Finance, 2007-2026
- Listed, Super Lawyers – Rising Stars 2007, 2010, 2013
- Listed, Ohio Super Lawyers, 2015-2021
- Listed, IFLR1000, 2021-2022

News & Insights

- [Benesch Recognized as Leading Law Firm by Chambers USA 2026 with Record Growth in National and Regional Rankings](#)
June 4, 2026 | Press Releases
- [129 Benesch Attorneys Recognized in 2026 Best Lawyers® Rankings](#)
August 21, 2025 | Press Releases
- [Benesch Advises Cyprium Partners in Recapitalization of Remprex](#)
February 11, 2025 | Media Mentions
- [132 Benesch Attorneys Recognized in 2025 Best Lawyers® Rankings](#)
August 14, 2024 | Press Releases
- [Benesch Facilitates Acquisition for Trivest, Marking a Strategic Investment into the Restructuring and Financial Advisory Market via its \\$1.3 Billion Trivest Recognition Fund](#)
July 23, 2024 | Press Releases

- [40 Benesch Attorneys and 15 Practices Recognized by Chambers USA 2024, One Attorney Ranked Globally](#)
June 6, 2024 | Press Releases
- [44 Benesch Attorneys Named Best Lawyers in America® 2013](#)
October 30, 2023 | Announcements
- [48 Benesch Attorneys Named Best Lawyers in America](#)
October 30, 2023 | Announcements
- [U.S. News & World Report - Best Lawyers 2017](#)
October 30, 2023 | Announcements
- [U.S. News & World Report - Best Lawyers 2019](#)
October 30, 2023 | Announcements