

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.

Client Testimonials

“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, as lender, in connection with its purchase of tax-exempt Revenue Bonds and the amendment and reissuance of outstanding Refunding Revenue Bonds for an Ohio nonprofit corporation operating a private secondary educational institution.
- Represented a regional bank, as administrative agent, in connection with a multimillion-dollar term loan facility supporting the acquisition and operation of a portfolio of assisted living and memory care facilities in California. The transaction involved a complex, multi-entity acquisition and financing structure, requiring the coordination of real estate, lending and operational considerations across multiple properties.
- Represented a large regional bank, as administrative agent, in a multimillion-dollar syndicated construction loan facility involving a five-lender syndicate financing the development and operation of a senior living community. The transaction included multiple limited payment and completion guaranties and an environmental indemnity.
- Represented a large regional bank, as administrative agent, in a multimillion-dollar acquisition financing for an assisted living and memory care community, featuring a propco/opco structure designed to satisfy the sponsor's REIT tax requirements.
- Represented a national lending institution as lender in connection with a multimillion-dollar credit facility for a manufacturer of whiskey and bourbon.
- Represented a national lending institution as lender in connection with a multimillion-dollar credit facility to a producer of premium craft spirits.
- Represented a national banking association in a multi-million-dollar amended and restated term loan facility refinancing a construction loan for an assisted living facility.

- Represented a national financial institution as administrative and documentation agent in connection with a secured syndicated credit facility for a leading mechanical contractor. The financing supported the establishment of an employee stock ownership plan and the borrower's transition to employee ownership, including a term loan to fund the ESOP transaction and a revolving facility.

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, *The Best Lawyers in America®*, Commercial Finance Law, 2012-2025; 2027
- Listed, *The Best Lawyers in America®* "Lawyer of the Year," Commercial Finance Law, 2021-2026
- 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

- 126 Benesch Attorneys Recognized in 2027 Best Lawyers® Rankings
  August 20, 2026 | Press Releases
- 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