



Matthew E. Cheek

Partner

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In Virginia and throughout the Mid-Atlantic, Matt Cheek has become a trusted resource for many financial institutions? relationship managers, credit officers, underwriters, in-house lawyers, portfolio managers and senior executives. Working intimately with national lenders, regional banks, community banks, mezzanine lenders, non-traditional lending sources and hedge funds, Matt possesses a wide array of experience handling loan transactions and loan structures of all types, including asset-based loans, working capital loans, commercial real estate loans, construction loans, government contract loans, mezzanine loans, syndicated loans, participations and tax credit transactions. In addition, Matt has represented a wide assortment of borrowers, from small businesses to middle market companies to publicly traded companies. When loans get in trouble, Matt has helped lenders of all types to formulate and implement restructuring and forbearance arrangements designed to maximize recovery and minimize loss.

More than a mere transactional attorney, Matt routinely consults with financial institutions on the development of best practices, bank policies, loan documentation, training programs and bank expansion into emerging markets. Bank officers around the country call Matt for his advice, and Matt is proud to serve as a trusted resource in those ?what should I do?? moments that bankers encounter during their busy days. In this regard, Matt offers advice that balances the competing considerations of risk management and business production, all with an active knowledge of the Banking & Financial Services marketplace.

Within the industry, Matt is widely recognized as a leader by several financial services trade associations. For example, Matt is an active contributor and speaker for the Virginia Bankers Association and Virginia Association of Community Banks. In addition, Matt currently serves as the Immediate Past President of the four-state Carolinas-Virginias Chapter of the Risk Management

Association. He also serves on the Richmond board of the Risk Management Association. Among his initiatives for these trade associations, Matt has been a strong proponent of community outreach involvement for bankers and banks.

In the legal community, Matt has served as a leader of similar stature and as a true "citizen lawyer." In 2008, Matt served as Chairman of the Virginia Bar Association's award-winning Young Lawyer Division, for which the Virginia Bar Association Young Lawyers Division presented Matt with its highest honor, the Sandra P. Thompson Award for outstanding work and long term service. He has also served on the Virginia Bar Association's Board of Governors and currently serves as president of the Virginia Law Foundation. He is listed in *Virginia Super Lawyers* magazine (2011-present) and *The Best Lawyers in America*® for Banking and Finance Law and Real Estate Law (2012-present). Matt was named among *Virginia Business* magazine's "Legal Elite" from 2009-2011. In 2009, he was named to *Style Weekly*'s list of the "Top 40 Under 40" for his community involvement.

In the Richmond community, Matt was a board member of the Richmond 2015 World Championship Organizing Committee, where he assisted with Richmond's hosting of the prestigious international UCI World Cycling Championships in September 2015. Matt also serves as the 2016-2017 the Capital Campaign Chairman for the United Way of Greater Richmond and Petersburg. He has been Scholarship Chairman for the Richmond Branch of the English-Speaking Union for over ten years, which provides scholarships for Virginia teachers and undergraduates to study at Oxford University and the Globe Theatre in London. Over the years, Matt has been actively involved with the Heart of Virginia Council of the Boy Scouts of America and Habitat For Humanity. He is a member of Hope Church in Richmond.

Matt received his undergraduate degree, *cum laude*, Phi Beta Kappa from the University of North Carolina at Chapel Hill in 1994. He earned his law degree in 1999 from Washington & Lee School of Law, where he was a member of the Moot Court Executive Board. Prior to joining the firm, Matt served as a law clerk to Justice Elizabeth B. Lacy of the Supreme Court of Virginia.

Practice Areas

- Banking & Financial Services
- Financial Services
- Real Estate
- Distressed Property Group
- Community Banks
- Government Contracts
- Restructuring & Bankruptcy

Education

- Washington & Lee University School of Law (J.D.), 1999
Moot Court Executive Board

- University of North Carolina Chapel Hill (B.A.), 1994
cum laude, Phi Beta Kappa

Professional Affiliations

- Virginia Law Foundation - President
- Virginia Bar Association - Young Lawyers Division - Former Chair - Executive Committee - Law School Liaison Committee
- Virginia Bar Association - Executive Committee - Board of Governors - Community Service Council, Young Lawyer Liaison - Membership Committee, Young Lawyer Liaison - Regional Advisory Committee, Young Lawyer Liaison
- Richmond Bar Association

Awards

- *Virginia Super Lawyers* magazine - Banking (2011-present)
- *Virginia Super Lawyers Rising Stars* magazine (2007-2010)
- *The Best Lawyers in America*® - Real Estate Law and Banking & Finance Law (2012-present)
- *Virginia Business* magazine "Legal Elite" (2009-2011)
- Virginia Bar Association - Young Lawyers Division, Sandra P. Thompson Award, 2009
- *Style Weekly*'s 2009 Top 40 Under 40
- Virginia Law Foundation - President, Former Fellow (Class of 2015)
- American Bar Foundation - Fellow (2020)