

Hebba Aref Member

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Ms. Aref represents financial institutions in commercial lending transactions, including the structuring, negotiating and documenting of loan transactions, including syndicated loans, bilateral loans, subordinated loans and participations.

She also has experience assisting corporate clients, including private equity firms, with borrowing and re-financing transactions, including secured and unsecured credit facilities, asset-based lending facilities, leveraged lending facilities, mezzanine financings, project financings, aircraft financings, acquisition financings, and lease financings.

Before joining Bodman, Ms. Aref practiced in the New York, Minneapolis and Palo Alto offices of Dorsey & Whitney, where she was a member of the commercial finance group representing lenders, borrowers, and private equity firms in bilateral and syndicated transactions. Prior to that, she practiced with the global law firm DLA Piper in Kuwait, Dubai, and London. While at DLA Piper, she advised local and international clients on complex corporate and finance matters including M&A transactions, investment funds, debt restructuring, trade finance, letters of credit, secured loans, Islamic finance, and aircraft finance.

As part of her diversified business law practice, Ms. Aref was seconded to Emirates, where she worked with the in-house legal team on aircraft deliveries, redeliveries, and other finance matters.

Ms. Aref is a member of the State Bars of Michigan, Illinois, and Minnesota, with admission to the New York Bar pending. She was named the 2013 Minnesota State Bar Association "North Star Lawyer" and was named to *Lawyers of Color's* inaugural Hotlist for the Midwest Region. She is a former Vice Chair of the American Bar Association's Islamic Finance Committee. Ms. Aref is the co-author of *Business Laws of Kuwait and Qatar* (Thomson Reuters, 2014 edition).

She is fluent in spoken Arabic and conversant in Spanish.



practices & industries

Banking
Aviation Law and Finance

languages

Arabic
Spanish

education

The University of Michigan
Law School, J.D.

The University of Michigan-
Dearborn, B.A.

admissions

Michigan
Illinois
Minnesota
New York

professional affiliations

State Bar of Illinois
State Bar of Michigan

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