David S. Bence

Retired Partner

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Great American Tower
301 East Fourth Street, Suite 3300
Cincinnati, OH 45202

Industries

Finance

Commercial Real Estate Finance (CREF)

Manufacturing

Mobility

Regional & Community Banks

Technology

Practice Areas

Corporate Law

Commercial Finance

Public Finance

Bar Memberships

Ohio

David's practice is focused on Finance and Commercial Transactions. David has extensive experience representing lenders and borrowers on financing transactions, including multi-bank syndicated loans, commercial and industrial loans, direct purchase bond transactions, health care financing, and real property loans. He also regularly advises manufacturing companies, distributors and service providers on a wide range of commercial matters, including product sales and distribution, consignment arrangements, maintenance agreements and consulting agreements.

David is Chair of the firm's Partner Personnel Committee. He served on the firm's Executive Committee from 2019 through 2023. From 2013 to 2018, he served as the Practice Group Leader of the firm's Finance and Real Estate Practice Group.

Other Info About David

Experience

Lender's counsel for complex direct purchase bond financing transaction with a senior living facility.

Borrower's counsel for $100 million asset-backed credit facility to steel manufacturer.

Assisted national bank with structuring and documenting letter of credit backed financing for senior living facility, including issues with Master Trust Indenture and related documents.

Borrower's counsel for $200 million revolving credit facility for transportation company.

Lender's counsel on term loan facility to regional airline, secured by aircraft engines and related aviation assets.

Education

The Ohio State University, Moritz College of Law, J.D., 1990

University of Michigan, B.A., 1987, with distinction

Recognition

The Best Lawyers in America®, Banking and Finance Law, 2008-2027, "Lawyer of the Year," 2012, 2027; Commercial Finance Law, 2025-2027; Commercial Transactions / UCC, 2026-2027

Selected to Ohio *Super Lawyers*® 2009, 2011-2014

Professional Affiliations

American Bar Association

Cincinnati Bar Association

Ohio State Bar Association

Ohio State Journal on Dispute Resolution, Member of Staff, 1988-1989; Chief Managing Editor, 1989-1990

Civic Activities

Ascension & Holy Trinity Episcopal Church, Finance Chairman, 2005-2007 and 2016-2018; Rector Search Committee, 2009-2010; Vestry 2016-2018

City of Wyoming, Ohio Economic Development Commission, 2014-2017

Firm Committees

Partner Personnel Committee, former Chair

Legal Personnel Committee, Member

Opinion Committee, Member

Executive Committee, former Member (2019-2023)

Finance and Real Estate, former Practice Group Leader (2013-2018)

Attorney Recruiting Committee, former Member

Early Evaluation Committee, former Chair

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