



Contact

Gary J. Creem

Partner

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Gary Creem is a Corporate partner, co-head of The Private Credit Group and a member of the Finance Group.

Gary focuses his practice on complex corporate finance transactions, including leveraged sponsor buyouts, acquisition financings and recapitalization transactions. Gary routinely represents an array of leading institutional investors in direct, club and syndicated financing transactions in the middle market and upper middle market, often involving cross-border components. His clients include leading investment banks, institutional investors, direct lenders, private debt funds, business development companies, and technology focused investors. Gary advises these clients on a range of credit products across the capital spectrum, including: senior and senior stretch loans; unitranche facilities (straight and bifurcated); second lien financings; mezzanine debt; subordinated notes; and other innovative financial products. Gary also advises clients on structuring software and other technology-based financings, including recurring revenue-based transactions.

Gary is recommended by *Chambers USA* where clients note he is “the go-to guy for those types of transactions [private credit]”, “particularly good at weighing the positives and negatives of any deal to strike a good balance” and “just what we need to get the deal done.” He is often quoted in industry publications, including *Private Debt Investor*.

A significant part of Gary's practice is spent counseling institutional investors in complex inter lender arrangements, including agreements among lenders, intercreditor agreements and subordination agreements. Gary frequently advises clients on debt restructurings and out-of-court workouts, including forbearance matters, debt-for-equity exchanges, restructuring support agreements and Article 9 remedies. Gary has deep experience with non-traditional equity transactions, including debt-like preferred equity as third party financing, equity kickers and co-investments for private credit investors and debt for equity swaps involving troubled companies.

Outside of his law career, Gary sits on the board of Families First in Massachusetts.

Practices

Private Credit, Special Situations, Finance, Restructuring, Health Care Regulatory Compliance, Private Credit Restructuring, Structured Capital

Industries

Private Equity, Private Capital, Asset Management, Health Care

Education

Boston College Law School, J.D.

Tufts University, B.A.

Admissions & Qualifications

Massachusetts

Memberships

The Association for Corporate Growth

Commercial Finance Association

Boston Bar Association

Awards & Recognition

Chambers USA: Massachusetts: Banking & Finance 2013-2024

Chambers USA: Private Credit (Band One) 2024

The Legal 500 United States: Media, Technology, and Telecoms: Transactional 2018

Massachusetts Super Lawyers 2011-2018

"Up & Coming Lawyer," Massachusetts Lawyers Weekly 2008

Massachusetts Super Lawyers Rising Star 2007

The Legal 500 United States: Commercial Lending: Advice to Lenders 2023-2024

Best Lawyers in America 2025

Chambers Global: USA: Private Credit 2025