



Charles Toto

Partner

Chuck's career is focused on serving as bond counsel, underwriters' counsel or borrowers' counsel in connection with hospital, nursing home, retirement community, college, university and independent school financings throughout the country.

Chuck's clients include state and local government agencies, most national, regional and specialty investment banking firms and not-for-profit corporations of all sizes. He has assisted a wide variety of borrowers in navigating the bond financing process. His corporate clients range in size and scope from the nation's leading healthcare systems and higher education institutions to community social service providers and local cultural organizations.

In addition to bond transactions, Chuck has represented health care institutions and other not-for-profit corporations in post-issuance tax and securities law compliance, derivative transactions, direct lending, asset securitizations, asset sales, mergers and consolidations, credit facilities, joint ventures and other capital markets transactions. Chuck has served as counsel to the issuer and the dealer manager in tender offers of both municipal securities and corporate securities. He has also guided clients in preparing grant applications and in reviewing proposed legislation.

Chuck has served as a panel chair at the National Association of Bond Lawyers - Tax and Securities Law Institute and a panelist at the National Association of Bond Lawyers - Annual Workshop and as a speaker at the National Association of Health and Educational Facilities Finance Authorities conferences. He is also a frequent speaker at the New Jersey Health Care Financial Managers Association and at client sponsored conferences and board retreats. In 2015, Chuck was elected a Fellow in the American College of Bond Counsel. Chuck is a member of the Firm's Management Committee.

CONTACT

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INDUSTRIES

Cultural Institutions and
Foundations
Education
Health Care
Higher Education

PRACTICES

Bond Counsel
Borrower's Counsel
Private Placements
Disclosure Counsel
Underwriters' Counsel

EDUCATION

Boston College, B.A.
Fordham University School of
Law, J.D.

ADMISSIONS

New Jersey
New York
Maine

Speaking Engagements

- **Current Legal Trends and Issues in the Municipal Bond Market for Health Care Organizations**
New Jersey Health Care Facilities Financing Authority - 50th Anniversary Symposium
- **Health Care Facilities –Non Tax Matters**
National Association of Bond Lawyers, 43rd Bond Attorneys' Workshop
- **Issues in Primary Market Disclosure**
National Association of Bond Lawyers, Tax and Securities Law Institute, Panel Chair
- **The Evolving Role of Underwriters' Counsel**
National Association of Bond Lawyers, Tax and Securities Law Institute, Panel Chair
- **Health Care Facilities Financings**
National Association of Bond Lawyers, Bond Attorney's Workshop, Panelist
- **Documents and Due Diligence**
Morgan Stanley Not-for-Profit Healthcare Bond Financing Teach-In
- **Making the Most of Healthcare and Financial Reform**
Herbert J. Sims Annual Conference
- **Secondary Market Transactions – An Issuer's Perspective**
National Association of Health and Educational Facilities Finance Authorities Spring Conference