



Stacie L. Cargill

Partner

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Related Services

Corporate & Finance ■ Finance ■ Corporate Debt Finance ■ Asset-Based Lending ■ Private Credit ■ Private Equity ■ Fund Finance

Stacie Cargill is a partner in Alston & Bird's Finance Group in the Dallas office. She represents corporate borrowers, private equity funds, and financial institutions on a wide variety of domestic and international financing transactions, concentrating on acquisitions and investment financing, asset-based lending, fund finance transactions and debt restructurings in single and multiple borrower, single-lender, agented, and participated syndication arrangements involving a variety of commercial enterprises.

Stacie is an active member of the Dallas–Fort Worth community. She is a member of the State Bar of Texas, Dallas Bar Association, and Dallas Women Lawyers Association. She previously served as the president of the Fort Worth chapter of the U.S. Junior Chamber of Commerce. Stacie also dedicates a portion of her practice to serving the community through pro bono work. She was named to the *Texas Super Lawyers* “Rising Stars” list in Banking 2015–2019 and was recognized in the 2022 edition of *The Best Lawyers in America*® for her experience in banking and finance law.

Representative Experience

Broadly Syndicated Loans

- Counsel to FirstCash Inc. regarding its \$400 million credit facility and \$500 million note offering, including an amendment and restatement in connection with the merger of FirstCash Inc. with Cash America International Inc., a transaction that was named “USA Deal of the Year” by Global M&A Network.
- Counsel to LHC Group Inc., a corporate borrower in the home health care sector during a \$500 million senior secured credit facility to support the acquisition of Almost Family Inc.
- Counsel to the agent in a widely syndicated \$1.2 billion asset-based senior secured term loan and revolving facilities, including representation of incremental facility increases and maturity extensions, to an international specialty finance company with operations in eight countries that provides consumer financial solutions.

Private Equity

- Counsel to a private equity sponsor in a \$220 million revolving and term loan credit facility to support the acquisition and ongoing working capital requirements of a regional telecommunications provider.
- Counsel to a private equity sponsor in a \$13 million senior secured credit facility in to support the acquisition of a marketing and branding services company.

Middle-Market

- Counsel to fuel systems technologies company, as borrower, in a \$40 million senior term loan financing and \$10 million mezzanine financing to support ongoing operations and growth.
- Counsel to a leading bank in a private equity-backed acquisition financing in the pharmaceutical testing sector with a \$22 million senior secured credit facility.
- Counsel to a corporate borrower in the substance abuse and mental health sector in its \$70 million senior secured credit facility.
- Counsel to a corporate borrower in the media distribution sector in its \$35 million senior secured credit facility.

Direct Lending

- Counsel to the agent in a \$193 million secured financing to a payment processing provider to the debt settlement industry.
- Counsel to the agent in a \$120 million delayed draw term loan facility to a leading manager and purchaser of distressed consumer debt receivables.
- Counsel to the agent in connection with a \$40 million senior secured credit facility to a national provider of energy solutions to multiple-dwelling units.
- Counsel to the agent in numerous senior secured revolving credit facilities and delayed draw term loan facilities ranging in value from \$20 million to \$100 million to various specialty finance borrowers to support the acquisition and servicing of distressed commercial real estate receivables.
- Counsel to the agent in a \$50 million delayed draw term loan facility to a long-haul truck leasing company.

Fund Finance

- Counsel to a private debt fund, as agent, in a \$70 million NAV-based term loan facility to a private investment fund focused on commercial real estate development and innovation, as borrower.
- Counsel to a private debt fund, as agent, in a \$50 million NAV-based term loan facility to a private investment fund focused on real estate investments.
- Counsel to a private debt fund, as agent in a \$30 million NAV-based term loan facility to a private equity fund focused on clean energy investments.
- Counsel to a real estate investment fund, as borrower, in a \$50 million subscription-secured credit facility with a regional commercial bank serving as administrative agent and lender.

Publications & Presentations

Publications

- “Rising Popularity of NAV Loans & Key Considerations,” *Bloomberg Law*, March 29, 2024.

Professional & Community Engagement

- Dallas Bar Association
- National Association of Women Lawyers, Women in Corporate Transactions Practice Area Affinity Group, co-chair

Education

- Southern Methodist University (J.D., 2009)
- University of Texas at Arlington (B.S., 1995)

Admitted to Practice

- Texas