



Eric M. Charity

Partner

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Services

Business & Finance
Contracts & Commercial
Agreements
Cross Border Transactions

Eric Charity is a member of the firm's commercial finance team. His practice is focused on a wide range of credit transactions, representing agents, lenders, financial institutions, private equity groups, public and private companies, and other business organizations.

Eric represents banks and non-bank lenders in connection with senior secured and unsecured credit facilities, cash flow and asset-based lending transactions, first lien and second lien loan financings, cross-border financings, and distressed lending transactions. His practice focuses on the middle market, but covers a broad range of deal sizes, from bi-lateral domestic financings for middle market companies to broadly-syndicated credit facilities for publicly traded companies with extensive cross-border operations and financings in the investment grade space.

Prior to joining the firm, Eric was an associate at an international law firm where he represented various lender clients in a variety of corporate and real estate finance transactions.

Eric has been recognized as one of the "Best Lawyers: Ones to Watch" from 2021 through 2023 for Leveraged Buyouts and Private Equity Law and again in 2024 for Banking and Finance Law and Leveraged Buyouts and Private Equity Law by *The Best Lawyers in America*®. He was recognized by *Chambers USA: America's Leading Lawyers for Business* as "Up and Coming" in the area of Banking and Finance in 2023, 2024 and 2025 and was listed in its 2026 edition for Banking and Finance. Eric was recognized as a Georgia "Rising Star" in 2026 for Securities and Corporate Finance by *Super Lawyers* magazine. He was also awarded the "Rising Star" award by the *Atlanta Business Chronicle* – 2022 Leaders in Corporate Citizenship and selected as an "On the Rise" honoree in the 2022 Daily Report Georgia Legal Awards.

Experience

Representation of agent bank in connection with over \$100 million in syndicated loan facilities provided to a pharmaceutical company to facilitate a strategic acquisition.

Representation of agent bank in connection with over \$390 million in syndicated loan facilities provided to a nationwide gas station chain.

Representation of agent bank in connection with over \$250 million in syndicated loan facilities provided to an agricultural cooperative to facilitate a strategic acquisition.

Representation of agent bank in connection with over \$190 million in syndicated loan facilities to a market stabilization cooperative.

Representation of agent bank, consignor bank and purchaser bank in connection with \$150 million in suite of traditional working capital, consignment and ownership based financing facilities provided to numismatic precious metal retailer.

Representation of publicly held leading global manufacturer of flooring products, as borrower, in connection with \$100 million syndicated senior secured revolving credit facility.

Representation of multiple syndicate banks in connection with all aspects of the syndicated credit process.

Education

The College of William and Mary J.D. (2013)

The Pennsylvania State University B.A. (2010) International Politics, Minor in Spanish

Admissions

Georgia (2017)

Virginia (2013)

Clerkships

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Professional & Community Activities

LEAD Atlanta Class of 2023

Secured Finance Network, Member

Journal of Women and the Law, Former Member

Young Leaders Council of Big Brothers Big Sisters of Metro Atlanta, Member (January 2018–May 2020)

Big Brothers Big Sisters of Metro Atlanta, “Big”/Mentor

William and Mary Law School Co-Counsel Program, Mentor

Leadership Council on Legal Diversity, Mentor

Emerging 100 of Atlanta, Member

Alpha Phi Alpha Fraternity, Inc., Member

Insights

News Releases

Kilpatrick Attorneys Earn 102 Rankings in 2026 Chambers USA and Global Guides

June 5, 2026

News Releases

Kilpatrick Attorneys Earn a Record 100 Recognitions in 2025 Chambers USA

June 6, 2025

Events

National Bar Association | Commercial Law Section 38th Annual Corporate Counsel Conference

February 19, 2025

Perspectives

Get to Know Kilpatrick's Partners | Meet Eric Charity

July 30, 2024

News Releases

Kilpatrick Earns Widespread Recognition in 2024 Chambers USA

June 7, 2024