



## Rick Thide

PARTNER

617-248-4715    rthide@choate.com

Rick Thide represents banks, finance companies, and corporate borrowers in a broad range of U.S. and multi-national commercial finance transactions. He also advises secured creditors and debtors in a variety of creditors' rights and insolvency matters, including restructurings, workouts, and cash collateral and debtor-in-possession financings. Rick works with a wide range of clients, but has particular experience in the retail, technology, healthcare, and consumer products industries.

### Focus Areas

Finance and  
Restructuring

Asset-Based Lending  
Restructuring and  
Bankruptcy

### Recognition

- *The Legal 500* (2024)
- *SFNet "40 Under 40" Award* (2025)

### Representative Engagements

- Wells Fargo Bank, N.A. as agent for a \$2.53 billion revolving credit facility and FILO facility to United Natural Foods, the largest publicly traded wholesale distributor of natural, organic, specialty, and conventional food in the United States and Canada.
- Wells Fargo, National Association, as Administrative Agent, in connection with a revolving credit facility for the Portland Trail Blazers National Basketball Association team.
- Wells Fargo Bank, as agent, in connection with senior secured credit facilities to be used for the acquisition of the Boston Celtics NBA franchise.
- Represented a national bank as agent in a \$1.6 billion multi-currency asset-based credit facility to a jewelry retailer.
- Represented a joint venture investor group in connection with \$2.3 billion in asset-based credit facilities to support the investor group's purchase out of bankruptcy of substantially all operating assets of a national department store retailer.
- Represented a national bank as agent in a \$3.1 billion asset-based credit facility to a leading national drugstore retailer.
- Represented a national bank as agent in a \$725 million asset-based debtor-in-possession credit facility to a department store retailer through the retailer's bankruptcy and liquidation.
- Represented a national bank as agent in a \$272.5 million asset-based debtor-in-possession credit facility to a specialty children's apparel retailer through the retailer's bankruptcy and reorganization, and in a \$200 million asset-based revolving credit facility to support the retailer's exit from bankruptcy.
- Represented a national bank as agent in a \$400 million credit facility to support the acquisition of an

MLB club.

- Represented a lender group in connection with a \$222 million multi-tranche credit facility to a national health club chain and related workout arrangements.

## Publications and Presentations

"Liability Management Exercises: Keys to Avoiding Legal Landmines for ABL Lenders," speaker, SFNet's Emerging Leaders Summit, April 2026

## Education & Credentials

- Boston College Law School, JD (2013)
- The George Washington University, BA (2008) *summa cum laude*

## Admissions

- Massachusetts
- New York