

RECOGNIZING EXCELLENCE



■ **ELIZABETH GARNER**
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Elizabeth (Lizzie) Garner is a partner in Parker, Hudson, Rainer & Dobbs LLP's Commercial Finance practice and a past SFNet 40 Under 40 winner (2021). Her practice focuses on representing financial institutions (bank and non-bank), investors and borrowers in a wide range of financing transactions, including syndicated, club and bilateral credit facilities. More specifically, Lizzie has extensive experience in a wide variety of commercial, asset-based, senior secured and leveraged finance transactions, with specific industry experience in energy, retail, healthcare, food and beverages, life sciences, lender finance, and sports and entertainment.

Lizzie was fortunate to develop her skills as a finance attorney in law firms and while serving as internal legal counsel for a large regional bank. In-house practice allowed Lizzie to develop a unique insider's perspective. Having been a law firm client herself, she better understands the needs and priorities of her own clients, who appreciate her ability to frame legal issues using plain English and her penchant for being responsive, organized, and thorough.

Lizzie, a native of Atlanta, balances her finance practice with a passionate commitment to volunteerism and mentoring of junior attorneys.

What advice would you offer to women just starting out in the industry?

Be curious! First, be curious about your job, your company, and this industry: take every opportunity that is provided to you to learn, read, and ask questions. I have files full of handouts, papers, articles, presentations, and handwritten notes (some from when I was a very junior associate at my first law firm) that I still reference all the time. Second, be curious about the people in this industry. This is actually a fairly small world, and you will bump into the same people repeatedly (which merits offering you my mom's favorite piece of advice: "it's a small world, always behave"). Make connections early in your career and put in the work to nurture those connections throughout your career.

How did you approach making a big decision in your career, either moving on to a new organization or role?

Even when I knew it was time to move up or move on, change has never been easy for me (as with most people). I have approached these decisions by not rushing the process, weighing all of the pros and cons, and being slow and deliberate about my career moves (I know that I have frustrated many, many people with my insistence on slow-playing these decisions).

What role has mentorship/sponsorship played in your career?

Great mentors have played the most significant role in my career. Every step of my journey, I have been supported by invested, patient mentors – from when I was a very junior attorney, to my time in-house, to today, when I am still being mentored by the most talented group of finance and bankruptcy attorneys at Parker Hudson. When I was recently

sworn into the New York bar, one of the speakers said something along the lines of "ours is a mentoring profession" – I also believe that secured finance is a mentoring industry.

What do you think work will look like in the next few years?

I expect the next few years to include a slow, but continuous, slide back to more in-office time (with, thankfully, a little more flexibility than any of us had pre-pandemic). However, I hope that young professionals will start to value their in-office time and find more value in their interactions with colleagues and managers that occur face-to-face than those interactions that occur through a computer screen. I was fortunate to learn how to practice law, in part, by sitting in senior partners' offices and listening to them negotiate, draft, and close deals. It may make me sound old-fashioned, but there is simply no substitute for "face time."

Tell us something about yourself that may surprise people.

My pandemic hobby was running – in the rain and in the cold, in the dark and in the light, while "feeling it" and also when it was the last thing I wanted to do. I ran for 500+ continuous days (with sincere apologies to my knees). At some glorious point in the middle of the process, I realized that I was running for my mental health more than for my physical health. It's important to find what keeps you balanced and make sure you carve out time for it.