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Emerging considerations for loan documents in life sciences

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As private credit financing expands across life sciences, lenders must look beyond traditional underwriting considerations to account for regulatory uncertainty, the growing significance of data and technology-driven assets, and the changing nature of collateral value. These developments require a more sophisticated approach to diligence and loan documentation. This article examines key regulatory and market trends affecting life sciences borrowers, explores why intellectual property has become a more dynamic component of credit analysis, and highlights practical considerations for structuring loan documents to better protect lenders in today's environment.

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