bodman

Hebba Aref

Member

Detroit

T 313-393-7525

F 313-393-7579

haref@bodmanlaw.com



Ms. Aref represents financial institutions in commercial lending transactions, including the structuring, negotiating and documenting of loan transactions, including syndicated loans, bilateral loans, subordinated loans and participations.

She also has experience assisting corporate clients, including private equity firms, with borrowing and re-financing transactions, including secured and unsecured credit facilities, asset-based lending facilities, leveraged lending facilities, mezzanine financings, project financings, aircraft financings, acquisition financings, and lease financings.

Ms. Aref is the Co-Chair of Bodman's Banking and Finance Practice Group.

Before joining Bodman, Ms. Aref practiced in the New York, Minneapolis and Palo Alto offices of Dorsey & Whitney, where she was a member of the commercial finance group representing lenders, borrowers, and private equity firms in bilateral and syndicated transactions. Prior to that, she practiced with the global law firm DLA Piper in Kuwait, Dubai, and London. While at DLA Piper, she advised local and international clients on complex corporate and finance matters including M&A transactions, investment funds, debt restructuring, trade finance, letters of credit, secured loans, Islamic finance, and aircraft finance.

As part of her diversified business law practice, Ms. Aref was seconded to Emirates, where she worked with the in-house legal team on aircraft deliveries, redeliveries, and other finance matters.

practices & industries

Banking and Finance

Aviation Law and Finance

International Trade

education

The University of Michigan Law School, J.D.

The University of Michigan-Dearborn, B.A.

admissions

Michigan

Minnesota

New York

Ms. Aref is a member of the State Bars of Michigan, Minnesota and New York. She is fluent in spoken Arabic and conversant in Spanish.

HONORS, AWARDS, AND RECOGNITION

- *Crain's Detroit Business* Notable Women in Law, 2026
- *Michigan Lawyers Weekly*'s Class of 2024 Influential Women in Law
- *The Best Lawyers in America 2023-2027*, Banking and Finance Law
- *DBusiness* Magazine "Top Lawyers" 2024-2025, 2027 Banking & Financial Services Law
- Minnesota State Bar 2013 "North Star Lawyer"
- *Lawyers of Color* Midwest Hotlist

PROFESSIONAL AFFILIATIONS

- State Bar of Michigan
  - Business Law Section; Aviation Law Section
- American Bar Association
  - Former Vice Chair, Islamic Finance Committee

SPEAKING ENGAGEMENTS

- "Considerations When Entering into Agreements with Banks: Diligence, Drafting, and Enforcement Considerations to Mitigate Bank Failure-Related Risks," ABA Business Law Fall Meeting (September 9, 2023)

PUBLICATIONS

- Co-Author (with Joseph J. Kochanek), "Summary of Main Street Business Lending Program," Bodman COVID-19 Response Team Update, May 2020
- Co-Author, *Business Laws of Kuwait and Qatar*, (Thomson Reuters, 2014 ed.)