

Aeon Case Study

HAL JDL Team – Higier, Allen & Lautin, P.C.
Lender-Side CRE Finance Execution

Overview

The HAL JDL Team at Higier, Allen & Lautin, P.C. is a commercial real estate finance practice representing lenders. The team operates in a high-volume, process-driven environment where speed, consistency, and document accuracy directly affect deal outcomes.

Aeon has been deployed across the entire team to improve execution across five core, high-impact workflows:

- **Loan Document Drafting (from Credit Memos)**
- **Deal Tracking & Management**
- **Title Review**
- **Credit Memo Comparison (Change Detection)**
- **Entity / Authority Review (Signature & Consent Analysis)**

The focus has been practical and immediate: move faster, reduce manual work, and improve consistency across lender-side transactions.

Team Snapshot

Firm	Higier, Allen & Lautin, P.C.
Team	HAL JDL – Lender-Side CRE Finance
Practice Focus	Commercial Real Estate Finance (Lender Representation)
Team Size	1 Shareholder, 2 Associates, 2 Paralegals
Deployment Scope	Full team – all 5 users active across 5 workflows

The Lender-Side Workflow Reality

Lender-side CRE finance work is high-volume, process-driven, time-sensitive, and document-heavy. Before Aeon, the team’s time was heavily consumed by repeatable but critical tasks:

- Drafting the first cut of loan documents from credit memos – a process that consumed 3–5 hours per deal
- Tracking multiple deals in parallel across email, notes, and checklists with no centralized visibility
- Reviewing title commitments and exception documents – a process that could take 3+ hours per loan
- Re-reading updated credit memos in full to identify what changed between versions
- Manually analyzing complex entity structures to determine signing authority and required consents – a process that could take 2+ hours per loan

These workflows are essential – but they are also largely repeatable. That made them the right target for optimization.

Use Cases

Use Case 1: Loan Document Drafting (Credit Memo → Docs)		
<p>Before</p> <ul style="list-style-type: none"> • Credit memos arrived in varied formats • Attorneys manually extracted terms and translated into loan document forms • First drafts took 3–5 hours per deal • Risk of missed terms and inconsistent drafting 	<p>With Aeon</p> <ul style="list-style-type: none"> • Upload credit memo in any format • Aeon extracts structured deal data • Maps data directly into loan document templates • Generates complete first drafts in minutes 	<p>Impact</p> <ul style="list-style-type: none"> • Draft time reduced from 3–5 hours to under 15 minutes • Attorneys shift from manual drafting to customizing bespoke provisions • Stronger alignment between credit memo and loan documents • Fewer errors and omissions in first drafts

Use Case 2: Deal Tracking & Management

Before

- Deals tracked across email, individual notes, and checklists
- No centralized view of active deals or status
- Difficult to answer: “Where are we on this deal?”
- Difficult to answer: “What deals do we have in process? Who is on it?”

With Aeon

- Every transaction tracked as a centralized deal record in Aeon
- Full team visibility into active deals and outstanding items
- Real-time status available to all team members

Impact

- Clear view across all deals in process at all times
- Faster internal coordination and handoffs
- Reduced time chasing status updates
- Fewer missed items and no dropped balls

Use Case 3: Title Review (Paralegal-Driven)

Before

- Manual review of title commitments and exception documents
- Time-intensive – up to 3+ hours per loan
- Variable quality across reviews

With Aeon

- Paralegals upload title commitments and exception docs
- Aeon extracts exceptions and generates structured summaries
- Flags items that could be risks to the lender, docs where estoppels are needed, and items requiring curative action

Impact

- First-pass title review completed significantly faster
- More consistent and structured outputs across deals
- Earlier identification of issues that could delay closing
- Attorneys freed from initial review burden

Use Case 4: Credit Memo Comparison (Change Detection)

Before

- Updated credit memos reviewed manually in full
- Risk of missing subtle but important changes
- Delays in reacting to updated deal terms

With Aeon

- Upload original and revised credit memos
- Aeon compares versions and identifies only the changes
- Presents changes in a clear, categorized, detailed format

Impact

- Immediate visibility into economic, structural, and covenant changes
- Eliminates the need to re-read the entire document
- Faster alignment between credit team updates and legal documentation
- Reduced risk of acting on outdated terms

Use Case 5: Entity / Authority Review

Before	With Aeon	Impact
<ul style="list-style-type: none"> Manual review of LLC agreements, LP agreements, and org docs Time-intensive to determine signing authority and required consents Risk of missing hidden “gotchas” 	<ul style="list-style-type: none"> Upload entity documents Aeon maps ownership structure and identifies signatory authority Flags required consents, authority limitations, and potential conflicts 	<ul style="list-style-type: none"> Faster determination of who can sign and what is required Reduced risk of closing delays due to authority issues More consistent, lender-ready outputs across transactions

Key Results

<p>~90%</p> <p>Reduction in Drafting Time 3–5 hrs → <15 min</p>	<p>5</p> <p>Workflows Optimized Across attorneys & paralegals</p>	<p>5</p> <p>Active Users Full team adoption</p>	<p>Instant</p> <p>Change Detection vs. manual re-review</p>
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Speed	Consistency	Leverage
<ul style="list-style-type: none"> Drafting: 3–5 hrs → <15 min Change detection: instant Title review: significantly accelerated Deal coordination: streamlined 	<ul style="list-style-type: none"> Standardized first drafts Structured title outputs Clear, repeatable change summaries Consistent authority analysis 	<ul style="list-style-type: none"> Attorneys focus on structuring, bespoke provisions, negotiation & judgment Paralegals operate more efficiently More capacity without more headcount

In Their Own Words

“The biggest shift has been on first drafts. What used to take most of a morning now takes under 15 minutes – and the output is cleaner and more consistent than what we were producing manually. Aeon handles the extraction and translation work so we can focus on the parts that actually require legal judgment.”

— Cameron Montgomery, Associate – HAL JDL Team, Higier, Allen & Lautin, P.C.

Implementation Approach

Aeon was rolled out across the entire five-person team – 1 shareholder, two associates, and two paralegals – with adoption structured around role-specific leverage rather than uniform usage.

Attorneys / Shareholder	Drafting, credit memo comparison, entity/authority analysis, deal support workflows, deal tracking
Paralegals	Title review, deal support workflows, deal tracking

This role-driven approach – rather than mandating uniform usage – ensured each team member adopted Aeon where it provided the most leverage for their specific work. Full-team rollout happened quickly because the value was immediately apparent.

What We’ve Learned

Credit memo → drafting is the highest-leverage use case.

It’s the most time-intensive step in any deal and the one where errors cascade most significantly downstream. Automating the extraction and translation of credit memo terms into loan document templates delivers immediate, measurable time savings on every transaction.

Change detection is critical in lender-side workflows.

Credit memos are living documents. The risk isn't just time lost re-reading – it's acting on outdated terms. Instant, accurate change summaries eliminate that risk and accelerate the team's ability to react when deal terms shift.

Central deal visibility compounds efficiency across the team.

Tracking deals in Aeon doesn't just save coordination time – it changes how the team operates. When everyone can see the status of every deal, internal handoffs become faster, fewer items are missed, and the team spends less time managing information and more time advancing transactions.

Paralegal-driven title workflows create meaningful leverage.

By enabling paralegals to run first-pass title review more efficiently and consistently, Aeon moves the entire review process forward faster.

Entity/authority analysis is a consistent source of friction – and optimization adds immediate value.

Every deal involves this analysis. The documents vary in complexity, but the task is fundamentally the same each time: who can sign, what consents are required, and are there any limitations or conflicts. Aeon handles this reliably and consistently, reducing a common source of closing delay.

Full-team rollout works when usage is role-specific.

Forcing everyone to use a tool the same way creates resistance. Giving each role clear, high-value use cases – and letting usage evolve naturally from there – drove rapid adoption without friction.

Bottom Line

Aeon is not changing what the HAL JDL Team does.

It is changing how efficiently it gets done.

Faster drafts. • Instant change detection. • Complete deal visibility. • Cleaner execution.