



Real Estate Finance

White and Williams' experienced Real Estate and Institutional Finance team handles transactions financing real estate projects of all types and sizes, from middle market to complex deals in the hundreds of millions of dollars. We counsel our clients, who include banks, life insurance companies and investment funds, through all phases of a transaction, from structuring and term sheet through closing and the life of the loan, on financing transactions including:

- Acquisition and other permanent loans on all property types (including multifamily, retail, office, hotel, timeshare, industrial, warehouse, medical office buildings, dialysis centers, student housing, senior housing, assisted living, casinos)
- Construction loans and construction-to-permanent loans
- Ground lease financing
- Syndicated and participated loans
- Mezzanine lending
- CMBS
- Multi-state/multi-property portfolio lending
- Bridge lending
- Private equity
- Joint ventures
- Credit tenant lease financing
- Historic Tax Credits
- New Markets Tax Credit
- Bond financing
- EB-5 lending
- Tract residential real estate development loans
- Resort development and timeshare project loans

Our lawyers have closed loans secured by property located in almost every U.S. state, Mexico, Canada, Aruba and the U.K. White and Williams stays on top of industry developments – market, legal and regulatory. We partner with clients to understand, serve and anticipate their needs, identify and mitigate risks,

Related Practices

Finance
Real Estate

and close deals quickly and cost-effectively.

Representative Matters

- Represented an insurance company and its investment advisor in connection with the origination of an \$85 million mortgage loan to an affiliate of a life insurance company, secured by a 254-unit luxury apartment complex in suburban Boston, Massachusetts
- Represented lender group in the origination, syndication and subsequent restructure of a \$130 million mortgage loan for resort development
- Represented a national banking institution in a \$190 million syndicated mortgage loan involving over forty properties located throughout the United States
- Represented a national banking institution in connection with the financing of the renovation and rehabilitation of a former tobacco plant into a residential complex through bank financing and state and federal historic tax credits
- Represented a life insurance company in origination of a \$48 million mortgage loan relating to multi-family complex, inclusive of intercreditor negotiations with German pension fund
- Represented a life insurance company in the origination of \$38 million mezzanine loan relating to Class A office building
- Represented a commercial bank in a \$76 million financing for the development and construction of a retail center that included a condominium structure, multiple layers of public financing and the negotiation of a complex multiparty agreement for site development
- Represented a regional lender with respect to an acquisition and construction loan for the development of an assisted living facility upon numerous acres of farmland
- Represented a private investment fund in the origination of a \$28 million bridge loan to finance the improvement of three hotel properties
- Represented a regional banking institution in a \$40 million syndicated construction loan for a multi-family and mixed use project that included a condominium and ground lease structure
- Represented an investor on a \$20M EB-5 mezzanine loan to finance a hotel in Rockaway Beach, New York
- Represented investor in obtaining \$195 million CMBS loan refinancing a hotel in Aruba
- Represented a local banking institution in acquisition, construction and receivables loan financing for multi-location timeshare projects in Florida, Virginia and South Carolina
- Represented participants controlling senior mezzanine loans totaling \$300 million with respect to one of the largest structured real estate financings in U.S. history, Stuyvesant Town/Peter Cooper Village, New York
- Ongoing representation of the owner of a 55+ rental community in Gloucester County, NJ in a \$5.2 million construction-to-permanent loan
- Represented a redeveloper of a parcel in Atlantic City to build a \$2.4 billion casino resort

Publications

Good News for the Restaurant Industry – and Perhaps Their Landlords and Lenders
Real Estate and Finance Alert | March 17, 2021

Key Provisions to Focus on when Negotiating Intercreditor Agreements
Finance Alert | October 5, 2017

Real Estate Finance and Bank Regulatory Capital: Will HVCRE be Replaced by HVADC?
Real Estate and Finance Alert | October 4, 2017

Events

Trends in the Philadelphia Commercial Real Estate Market
Risk Management Association, Philadelphia | June 20, 2017

Cases & Deals

White and Williams Real Estate Finance Team Represents Brookfield Asset Management in \$107 Million Financing
October 13, 2020

Real Estate Finance Team Secures Junior Mezzanine Financing for American Dream Meadowlands
August 3, 2019

White and Williams Secures \$195M CMBS Loan and Refinancing of Aruba Marriott
January 26, 2018