



Karen Kozlowski

THOMPSON HINE

As a partner in the Real Estate practice group, Karen focuses her practice in the areas of financing, leasing, loan restructurings and workouts, acquisitions and sales, loan portfolio sales and purchases and distressed debt transactions.

Karen represents lenders and debtors in connection with commercial and mezzanine loans secured by real property and other assets, commercial construction financing, and workouts and foreclosures. She also advises lenders and debtors on restructuring defaulted loans and refinancings and negotiating forbearance agreements, waivers and amendments to loan documentation. In addition, Karen prepares and negotiates leases on behalf of landlords and tenants of commercial, industrial and office properties and negotiates and closes sales contracts for sellers and purchasers of real property. She also advises clients on the sale and purchase of distressed assets and lenders in connection with the financing of such transactions.

A representative sampling of Karen's experience includes:

- ◆ Representing the lead lender and agent in connection with a \$58 million construction loan for a ground-up multi-family project in New Jersey.
- ◆ Representing the lender in the \$20 million acquisition financing of a defaulted loan secured by a distressed multifamily project in Virginia.
- ◆ Representing the developer in connection with a \$35 million construction loan and \$6 million mezzanine financing in connection with a ground-up construction of multi-family project in New York, New York.
- ◆ Representing the lender in connection with a \$48 million acquisition loan secured by several multi-family buildings in Alabama.
- ◆ Representing the lead lender in the \$420 million acquisition financing of nine shopping centers located in New Hampshire and Massachusetts.
- ◆ Representing an investor in connection with a joint venture agreement with respect to a student housing project in North Carolina.
- ◆ Representing the lender in connection with a \$20 revolving line of credit secured by real property located in Massachusetts and a pledge of stock.
- ◆ Representing the buyer of a distressed office and retail mixed use building in New York, New York.
- ◆ Representing the lender in connection with a \$28 million refinance of a mortgage loan on property located in Massachusetts.



“I predict a more balanced real estate market in 2014, as the market continues to recover. Clients are looking for innovative service delivery models and increased value from their attorneys. My goal is to continue to find new and creative ways to provide this value to clients with alternative fees structures and efficiency.”

- ◆ Representing the lender in closing a \$100 million permanent mortgage loan on a \$10 million equity bridge loan and a \$15 million mezzanine loan for a mixed use property in New York.