

Jan Toter

REAL ESTATE ANALYST

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With more than 25 years of experience in the legal field, more than 18 of them with Polsinelli, following nearly 10 years in the banking industry, Jan has extensive experience with resolving issues relating to title insurance policies (loan and owner), ALTA surveys, zoning code compliance reports, handling document preparation, recordings and e-filings, research and analysis and assists with real estate closings.

She has helped close more than 500 real estate loans, with property located in every state, including Alaska, Hawaii, Puerto Rico and the Virgin Islands. This involves serving a variety of lending clients, including commercial banks and financial institutions, Commercial Mortgage-Backed Securities (CMBS) conduit lenders, and insurance companies, in various real estate finance transactions.

Her scope of assistance with respect to loan origination transactions includes CMBS loans, Mezzanine loans, construction, bridge, and permanent loans, all providing a diverse set of property types and sizes, including properties operating as multi-family apartment complexes, condominiums and townhouses, mobile home parks, nursing homes and skilled care centers, hotels, shopping centers and other retail strips, office building complexes, mixed-use projects and self-storage and industrial properties.

Jan's work also includes handling servicing transactions related to the representation of bank and financial institution clients on loan servicing of CMBS and mezzanine loans in connection with transactions relating to assumptions, easements, partial releases, collateral alteration and substitution, loan and mortgage modifications, loan assignments and releases and HUD assignment projects. Jan has handled large securitization assignment projects consisting of anywhere between 20 and more than 100 properties from start to finish, including preparing documentation, obtaining lender signatures, and recording assignment documents.

Her representation extends beyond closing transactions and document preparation and often includes on-going UCC continuation projects, creation of the title, survey or zoning forms and assisting others with resolutions to large problems or complex issues relating to title, survey, zoning and UCCs.

Her experience with Polsinelli also includes assisting other divisions of the Real Estate

Capabilities

- Real Estate Finance
- Real Estate
- Finance

Finance practice, including Capital Markets, Defeasance, Enforcement and Bankruptcy, with large projects in connection with full and partial lien releases, full or partial defeasances, foreclosures, deed-in-lieu transactions and other work-out matters, participation loan transactions and general research and analysis on troublesome matters arising in due diligence reviews related to the collateral real estate.

Jan trains new paralegals, analysts and attorneys with respect to title, survey and zoning, has organized and presented at numerous real estate topic related Continuing Legal Education (CLE) seminars.

Clients have come to rely on Jan with confidence in receiving prompt, efficient and high-quality legal services and products.

Education

- Southwest Missouri State University (B.S., 1995)
 - Finance

Memberships

- Kansas Paralegal Association
 - President
 - Treasurer
 - Board of Directors
 - District Leader
- National Federation of Paralegal Association
 - Board of Directors/Committee Member
- Kansas City Paralegal Association
 - Voting Member
- Kansas City Commercial Real Estate Women (KC CREW)
 - Voting Member