

# Jennifer S. O'Connor

SHAREHOLDER

Fort Lauderdale, FL | 305.921.1823

Miami, FL

[jennifer.oconnor@polsinelli.com](mailto:jennifer.oconnor@polsinelli.com)



Jennifer O'Connor focuses her practice in the area of real estate finance and loan servicing. She represents lenders, servicers and investors in all aspects of servicing performing and non-performing loans with a particular emphasis on commercial-backed securities (CMBS) loans, collateralized loan obligations (CLO) loans, single family residential (SFR) loans, Freddie Mac (CME) loans and life insurance loans. She advises life insurance companies, lenders and loan servicers on servicing practices, procedures and standards. She also works with clients on strategy, business and legal issues involving real estate mortgage investment conduits (REMICs), Pooling and Servicing Agreements, intercreditor agreements, co-lender agreements, participation agreements, indenture agreements, as well as lender issues associated with all kinds of post-securitization and post loan origination loan modifications. These include:

- Loan assumptions (single site, multi-site, multi-state sites and single tenant sites)
- Non-permitted equity transfers
- Defeasances
- Mezzanine financing
- Preferred equity investments
- Loan modifications
- Borrower recapitalizations, restructurings and mergers
- Partial releases
- Easements
- Collateral alterations, reconfigurations, swaps and substitutions
- Implementation and unwinding of PILOT tax structures
- Cash management
- Condemnations
- Leasing and SNDA issues
- Loan work-outs and forbearance agreements
- Loan sales
- Receivership sales and loan assumptions

## Capabilities

- Real Estate Finance
- Real Estate
- Real Estate Transactions
- Finance

## Education

- Suffolk University Law School (J.D., *cum laude*, 1998)
- Duke University (B.A., 1995)

- Economics

## Bar Admissions

- Florida
- Georgia
- North Carolina
- Tennessee

## Memberships

- Florida Bar, Real Estate and Probate Section, Member
- Georgia Bar, Real Property Law Section, Member
- CRE Financial Counsel (CREFC) (Performing Loan Borrower Consents Standardization)
- Commercial Real Estate Women (Charlotte Chapter)

## Recognition

- Selected for *Best Lawyers*® “Lawyer of the Year” in Miami Florida for Securitization and Structured Finance Law, 2026
- Selected for inclusion in *Best Lawyers in America*® for:
  - Real Estate Law, 2026
  - Securitization and Structured Finance Law, 2019-2026
- Named “Atlanta Lawyer of the Year” by *Best Lawyers in America*®, Securitization and Structured Finance Law, 2022 & 2024
- Named a Connect CRE Lawyers in Real Estate Award winner, 2021, 2025

## Matters

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Assist multiple special servicers with interpreting provisions in applicable pooling and servicing agreements, intercreditor agreements, participation agreements and co-lender agreements and assist special servicers with various other securitization issues related to a bankruptcy filing of a large national retail REIT.

Assist loan servicer with documenting, negotiating and closing loan assumption transactions involving subordinate debt and rating agency review on a multimillion-dollar, multistate portfolio of loans secured by single credit tenant drug stores.