

Joshua F. Reif

SHAREHOLDER

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Josh Reif is a seasoned real estate finance lawyer with a breadth of experience in sophisticated financial transactions backed by commercial real estate nationwide. Combining deep experience with an intimate understanding of his clients' businesses, Josh takes a thorough, solution-oriented and efficient approach to ensure risks are identified and addressed, problems are solved and deals are closed as expeditiously as possible. Josh represents domestic and international banks, private funds and other financial institutions in closing, acquiring, selling, servicing and financing their commercial real estate loans.

With a particular focus on representing clients as both lender/buyer and borrower/seller in warehouse lending structures, CRE repurchase ("repo") facilities, note-on-note transactions (including single asset financings as well as portfolio and revolving structures), co-lender and participation agreements and other financial strategies, Josh provides strategic counsel to his clients in providing and obtaining leverage backed by commercial mortgage and mezzanine loans. Josh also routinely serves as lender's counsel with experience in all types of commercial real estate financing structures, including traditional fixed and floating rate mortgage loans, mezzanine loans and component note structures, in all types of intended executions (balance sheet, CMBS/CLO execution, table fundings, syndication, etc.) and across asset classes nationwide.

In addition, Josh's finance experience also includes representing lenders, servicers and special servicers in workout and restructuring transactions, REO dispositions, receiverships, bankruptcies and foreclosure/deed-in-lieu transactions.

Supplementing his robust finance experience, Josh also regularly represents buyers and sellers in the acquisition, disposition and financing of commercial real estate.

Education

- Samford University Cumberland School of Law (J.D., *cum laude*, 2011)
- Covenant College (B.A., *cum laude*, 2008)
 - History

Capabilities

- Real Estate Finance
- Real Estate

Bar Admissions

- Alabama
- Georgia
- New York

Memberships

- CRE Finance Council
- State Bar of Georgia, Real Estate Section
- Atlanta Bar Association

Matters

- Represented major bank in origination of \$500 million mortgage/mezzanine loan facility, simultaneous origination of a related master repurchase facility and pledge of the originated loans thereunder.
- Represented investment bank in negotiation of multiple master loan purchase agreements for programmatic acquisition of CRE loans.
- Represented real estate fund in the programmatic acquisition, financing, and lease-up of a national portfolio of industrial service facility properties with an aggregate purchase price of approximately \$1 billion.
- Routinely represented major bank as warehouse lender under master repurchase credit facilities, including negotiation of facility documents, asset onboarding, loan sale issues, and negotiation of participation and co-lender agreements.
- Represented administrative agent for \$370 million, broadly syndicated credit facility secured by real property assets in six jurisdictions through multiple facility recasts, additions of collateral, and amendments.
- Represented administrative agent for \$200 million, broadly syndicated credit facility secured by real property assets in two jurisdictions through complete facility recast, increase of indebtedness, and release and substitution of collateral.
- Represented administrative agent for unsecured \$110 million, broadly syndicated credit facility through complete facility recast and increase of indebtedness.
- Represented lender in single bank, single asset balance sheet loan transaction secured by commercial office property in the amount of \$52 million.
- Represented lender in single bank, single asset balance sheet loan transaction secured by a portfolio of commercial office buildings in the amount of \$50 million.
- Represented lender in single bank, single asset balance sheet loan transactions secured by multifamily real property assets in the amounts of \$44 million and \$34 million, respectively.
- Represented specialty finance firm in a real estate secured \$34 million bridge loan transaction to developer of student housing properties.
- Represented specialty finance firm in \$22 million mezzanine transaction to developer of multifamily property.