

Kristin D. Mitcham

ASSOCIATE

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Kristin Mitcham focuses her practice on representing lenders, loan servicers and investors in connection with the servicing and management of commercial real estate loans. Her experience includes advising on a broad range of servicing matters involving both performing and non-performing loans, including loan modifications, assumptions, transfers of interests, forbearances and other complex servicing transactions. She approaches each matter with a practical, solutions-oriented perspective informed by her prior experience as a commercial lender.

In addition to her loan servicing practice, Kristin represents owners, developers and investors in commercial real estate transactions, including acquisitions, dispositions and leasing. She also advises on title, easement and development-related matters.

Prior to her legal career, Kristin served as an Assistant Vice President for Commercial Loans at BB&T Bank (now Truist), where she underwrote and managed commercial loans. Her firsthand knowledge of the lending process and the full lifecycle of finance transactions allows her to effectively anticipate client needs and navigate servicing challenges.

Before entering private practice, Kristin served as a law clerk in the Office of General Counsel at AARP Services, Inc. and completed a judicial internship with the Honorable Christopher P. Baker. She also completed a two-year leadership and management training program with the United States Army following her undergraduate studies.

Education

- The Catholic University of America, Columbus School of Law (J.D., *cum laude*, 2019)
 - Lead Articles Editor, Catholic University Journal of Law and Technology
 - Women's Law Caucus Co-President
- Mansfield University (M.S., 2008)
- Appalachian State University (B.S., *magna cum laude*, 2002)

Bar Admissions

- North Carolina

Capabilities

- Real Estate Finance
- Real Estate Transactions
- Finance

Memberships

- North Carolina Bar Association
- North Carolina State Bar
- Triangle CREW
- NAIOP Raleigh Durham
- Wake County Bar Association

Recognition

- Named one of *Best Lawyers: Ones to Watch® in America* in Real Estate Law, 2026