

Kristin M. Croce

CAPITAL MARKETS & COMMERCIAL LENDING CO-CHAIR
she / her / hers

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As practice co-chair of the Capital Markets/Commercial Lending practice group, Kristin Croce focuses on assisting financial institutions in structuring, documenting and securitizing commercial lending transactions.

Her practice is focused on representing (I) commercial mortgage loan sellers in loan sale and securitization transactions; (II) loan servicers, operating advisors and asset representations reviewers in commercial mortgage securitization transactions, post-securitization issues involving securitized assets, including workout and foreclosure, interim servicing relationships and regulatory compliance of securitized loans; (III) issuers and depositors in CLO and CMBS securitization transactions; and (IV) banks, SBIC and private equity lenders in asset-based, health care and real estate lending transactions.

Education

- Saint Louis University School of Law (J.D., *cum laude*, 2010)
 - Dean's List; Health Law Certificate
- Texas Christian University (B.A., *summa cum laude*, 2007)
 - Honors College Phi Beta Kappa Sigma Tau Delta English Honors Society

Bar Admissions

- Missouri, 2010
- Illinois, 2011

Memberships

- FOCUS Leadership St. Louis
- The Missouri Bar
- Bar Association of Metropolitan St. Louis
- American Bar Association
- Illinois Bar
- Good Shepherd Children and Family Services Board Member

Capabilities

- Commercial Lending
- Finance
- Health Care Finance
- Securitization & Structured Finance
- Specialty Finance & Trading
- Private Credit & Direct Lending
- Special Situations Investing & Workouts

Recognition

- Selected for inclusion in *Best Lawyers in America*® for Banking and Finance Law, 2026
- Recognized among *GlobeSt*.’s 2025 Women of Influence in the Rising Stars category
- Selected for inclusion in CREFC’s ‘20 Under 40’ List, 2023

Matters

- Represented the depositor in structuring and launching a new securitization program in 2019, with subsequent issuances based on the program in 2019 and 2020.
- Represented the issuer and loan seller in a series of CLO transactions beginning in 2015.
- Member of a securitization team that has participated in an average of over 200 securitization transactions per year, representing originators, loan sellers, underwriters, issuers, depositors, “B-piece” buyers, investors, property managers, servicers/asset managers and operating advisors.
- Represented the selling bank in the sale of a \$20 million loan portfolio.
- Represented a public aerospace manufacturer as the borrower in a \$300 million credit facility.
- Represented national lenders and mezzanine and SBIC lenders in small, medium and large cap asset-based lending transactions.
- Represented loan servicers in interim servicing relationships.