

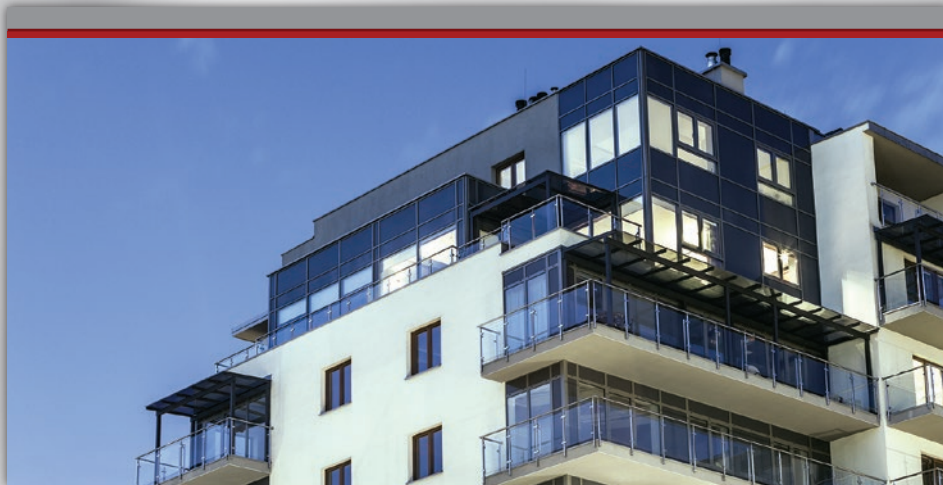
New Service Team Focuses on Multifamily and Commercial Real Estate Finance

We are pleased to announce an expansion of the firm's service offering with the creation of a new practice area devoted to Multifamily and Commercial Real Estate Finance.

The team of seventeen attorneys provides advice to financial institutions throughout the United States on commercial real estate lending investments – negotiating and structuring deals, preparing loan documents, examining real estate due diligence, closing loan transactions, and advising on loan servicing events.

The team advises a full range of private and publicly owned providers of commercial real estate debt, including mortgage banks, investment advisors, life insurance companies, and community, regional, and money center banks.

The team has particular depth in multifamily housing finance – including market rate housing, targeted affordable housing, senior housing, student housing, and manufactured housing – serving as counsel nationally



to Freddie Mac Seller / Servicers and Fannie Mae DUS Lenders, where knowledge and experience with the lending programs of these providers is essential for legal representation. Moss & Barnett lawyers also serve as single counsel to a number of mortgage banks and Freddie Mac as part of Freddie Mac's Small Balance Loan (SBL) program.

The firm's Chairman and the leader of this new practice group, Tim Gustin, noted:

"The number of professionals at Moss & Barnett dedicated to representing lenders on multifamily and commercial real estate transactions continues to grow. This new practice area enables us to more readily share knowledge, experience, and resources and deliver enhanced service and value to our clients."