



## Caroline A. Simonson

Attorney

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**PRACTICE AREAS:** Real Estate Finance, Real Estate

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Caroline has significant experience representing institutional lenders in commercial real estate finance transactions. She successfully manages and closes deals involving multifamily properties and other commercial real estate.

Caroline primarily represents lenders who originate loans for multifamily housing projects around the country, which loans are then sold to Freddie Mac or Fannie Mae. She has closed many finance transactions – including portfolio and securitized loans, credit facilities, bridge loans, and mezzanine loans – that have involved a variety of deal structures, ranging from tenancies-in-common, ground leases, and land trusts to joint ventures, preferred equity, partial and fractured condominiums, and reverse 1031 exchanges. Caroline has extensive experience preparing and negotiating loan documents, examining and analyzing title and other legal due diligence, and closing loan transactions. In addition, Caroline advises clients on deal structuring and complying with the requirements of the Freddie Mac and Fannie Mae programs. She also represents national loan servicers in a variety of matters, including loan assumptions, transfers of interests, easements, condemnation, partial releases, and loan modifications.

Caroline also has a broad range of experience in other real estate matters, including representing life insurance companies and banks in financing matters involving industrial, retail, and multifamily projects, and representing commercial tenants in negotiating and preparing lease documentation.

### Education

University of St. Thomas School of Law, J.D.; senior editor, *University of St. Thomas Law Journal*

Boston College, M.A., B.A., Communications major, French minor

### Admissions

Minnesota

## News

*Midwest Real Estate News* Lists Moss & Barnett Among Top Law Firms for 2023  
*Midwest Real Estate News*, 12.27.2023

Alert: *Moratzka* Decides Century-Old Plat not Subject to Marketable Title Act  
*Moss & Barnett Advocate* (Spring/Summer 2023 edition), 08.15.2023

Making the Season Bright for Families of the Nonprofit "Breaking Free" (2022)  
*Moss & Barnett Advocate* (Winter 2023 edition), 03.21.2023

*Midwest Real Estate News* Lists Moss & Barnett Among Top Law Firms for 2022  
*Midwest Real Estate News*, 01.05.2023

Susan A. King and Caroline A. Simonson Appointed Adjunct Directors to Moss & Barnett Board of Directors  
06.14.2022

Making the Season Bright for Families of the Nonprofit "Breaking Free"  
12.15.2021

*Midwest Real Estate News* Lists Moss & Barnett Among Top Law Firms for 2021  
*Midwest Real Estate News*, 12.01.2021

*Midwest Real Estate News* Lists Moss & Barnett Among Top Law Firms for 2020  
*Midwest Real Estate News*, 10.01.2020

Moss & Barnett Spirit of Giving – Breaking Free I 2019  
*Moss & Barnett Advocate* (Fall 2019 edition), 12.16.2019

*Midwest Real Estate News* Lists Moss & Barnett Among Top Law Firms for 2019  
*Midwest Real Estate News*, 09.19.2019

*Midwest Real Estate News* Lists Moss & Barnett Among Top Law Firms for 2018  
09.18.2018

Moss & Barnett Spirit of Giving – Breaking Free (2017)  
03.27.2018

Moss & Barnett Spirit of Giving  
04.06.2017

New Service Team Focuses on Multifamily Housing and Commercial Real Estate Finance  
03.20.2017

Caroline Simonson and Sarah Doerr Elected Shareholders  
03.01.2016

## **Speaking Engagements**

Legal Issues Every Producer/Analyst Should Know When Originating a Fannie Mae Loan  
Client Training, 06.13.2023

Structuring Preferred Equity in Agency Loan Transactions  
Online Client Presentation, 03.09.2023

## **Publications**

"Minnesota Nice" Real Estate Transactions: Taxes, Recording, and Documentation  
*Moss & Barnett Advocate (Fall 2023/Winter 2024 edition)*, 02.26.2024

How the Private Sector Can Help Solve the Affordable Housing Problem  
*Moss & Barnett Advocate (Fall 2019 edition)*, 12.16.2019

Real Estate in Minnesota: Issues to Consider  
*Summer 2015 Firm Newsletter*, 07.31.2015

## **Professional Associations**

American Bar Association

Minnesota State Bar Association

Hennepin County Bar Association

Mortgage Bankers Association

## **Board Memberships**

RENEW – Real Estate Network Empowering Women, Board Member