



Margaret (Maggie) H. Garborg

Attorney

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PRACTICE AREAS: Real Estate Finance, Real Estate

Maggie focuses her practice on real estate finance transactions. She primarily represents institutional lenders in the financing of commercial and multifamily housing projects around the country and the sale of loans to secondary market investors such as Fannie Mae and Freddie Mac.

Maggie has closed numerous transactions involving complex deal structures, including joint ventures, tenancies-in-common, ground leases, condominiums, phased developments, preferred equity, and investment funds. In her capacity as lender's counsel, Maggie handles preparation and negotiation of loan documents, examination of due diligence, and the closing of loan transactions. She regularly analyzes and resolves title and survey issues, and she advises clients on deal structuring and compliance with the requirements of Freddie Mac and Fannie Mae programs. Maggie also represents national loan servicers in a variety of matters, including loan modifications, assumptions, and transfers of interests.

Moss & Barnett has become one of the leading law firms nationwide in representing Freddie Mac and Fannie Mae lenders. The firm has closed thousands of these loans in every product line, including portfolio and capital markets executions, credits facilities and other structured transactions, targeted affordable housing programs, seniors housing, manufactured housing and small-balance loans. Maggie has significant experience across this range of products. She works with clients to efficiently close their loans and deliver exceptional service to borrowers.

Prior to joining Moss & Barnett, Maggie clerked for the Honorable William D. Robbins of the Second Judicial District in Denver, Colorado. She then practiced natural resources law in Colorado, representing independent oil and natural gas producers in the acquisition, development and operation of mineral properties.

Experience

- Represented lender in the origination and closing of a \$29,000,000 loan secured by a multifamily housing project in Texas, which Freddie Mac then purchased under its Moderate Rehabilitation program. The Moderate Rehabilitation loan product is highly specialized, and this loan represents one of only a handful of such loans originated to date.

- Represented lender in the origination and closing a portfolio of three loans totaling nearly \$100,000,000 secured by three affordable multifamily housing projects in California.
- Represented lender in the origination and closing of a \$8,000,000 loan secured by an affordable multifamily housing project in Little Canada, Minnesota.

Clerkships

Honorable William D. Robbins, Colorado District Court, Second Judicial District / Denver County

Education

University of Colorado Law School, J.D.

- Member, *Colorado Journal of International Environmental Law and Policy*
- Member, Environmental Moot Court Competition Team

The College of William & Mary, B.A., History and English Literature

Admissions

Colorado

Minnesota

Wyoming

Honors & Recognitions

Minnesota Rising Stars (2021-present)

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

Moss & Barnett Congratulates Our 2023 Minnesota *Super Lawyers* and *Rising Stars*
07.17.2023

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

Moss & Barnett Congratulates Our 2022 Minnesota *Super Lawyers* and *Rising Stars*
07.18.2022

Moss & Barnett Announces New Shareholders: Bradley R. Armstrong, Lindsay L. Case, Maggie H. Garborg, Peter J. Kaiser, John P. Kennedy, and Erik L. Romsaas
03.02.2022

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

Moss & Barnett Congratulates Our 2021 Minnesota *Super Lawyers* and *Rising Stars*
07.20.2021

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

Margaret H. Garborg Joins Moss & Barnett
04.27.2016

Publications

Uncertainty for Financial Institutions in the State-Legalized Marijuana Industry
Summer 2017 Firm Newsletter, 08.21.2017

Professional Associations

Minnesota State Bar Association – Member, Communications Committee of the Real Property Section

Hennepin County Bar Association

Colorado Bar Association

Denver County Bar Association

Wyoming State Bar Association

