



Andrew L. Kramer

Partner

akramer@rc.com

Stamford — 212.451.2904

Andrew L. Kramer concentrates his practice on real estate finance and affordable housing finance. He is a member of our firm's Real Estate + Development group and co-chair of Affordable Housing Finance.

Commercial Real Estate Lending

Andy's extensive experience includes all types of commercial transactions, with an emphasis on the representation of institutional lenders in complex structured financing transactions on a nationwide basis, including construction, conduit, interim, and permanent financings; forward loan commitments; revolving credit facilities; mezzanine loans; and loan participations and syndications.

Andy has represented national banks and lenders in connection with several multi-million dollar projects around the United States, such as a \$119 million construction loan for a mixed use tower in New York City, and a \$111.2 million multi-source financing for the redevelopment of a historic department store in Newark, New Jersey into commercial, retail, and residential space.

Affordable Housing + Finance

Mortgage financings for affordable housing transactions are an important aspect of Andy's business practice and include tax-exempt bond transactions, bond credit enhancement, Fannie Mae and Freddie Mac executions, and government-subsidized mortgage lending programs.

Andy has assisted lenders with financing transactions for affordable housing projects throughout the country, including for a \$27 million redevelopment of a former public housing project site in Washington, D.C., a \$65 million mixed-income project in New York City, a \$100 million transit-oriented development in Miami, Florida, and the \$66 million rehabilitation of Hawaii's largest public housing project.

Services

- Real Estate + Development
- Affordable Housing + Finance
- Real Estate Acquisitions, Dispositions + Development

Industries

- Real Estate Developers + Owners

Education

- Benjamin N. Cardozo School of Law of Yeshiva University (Juris Doctor, *cum laude*)
- Cornell University (Bachelors)
 - A.B.

Admissions

- State of Connecticut
- State of New Jersey
- State of New York

Leadership + Memberships

New York State Bar Association

New York State Association for Affordable Housing

Past Board Member

Mortgage Bankers Association

Fannie Mae Legal Issues Forum