



Candace M. Cunningham

Of Counsel

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Hartford — 860.275.8376

Candace M. Cunningham has practiced commercial real estate finance law, with an emphasis on Fannie Mae and Freddie Mac Delegated Underwriting and Servicing lender financing for apartments, senior housing, and affordable housing nationwide. Candace was chair of the Agency Lending practice at Robinson+Cole.

Real Estate Financing

Candace has represented commercial and institutional lenders, and private financiers in complex structured financings of multifamily properties and affordable housing loan programs with Fannie Mae, Freddie Mac, U.S. Department of Agriculture, and commercial mortgage-backed securities executions. She has handled a range of loan structures, including fixed and floating rate debt, tax-exempt bonds, affordable forwards, and credit facilities. She has practiced in this specialty for 22 years.

Candace has handled several multi-million dollar loans in connection with projects nationwide. She has represented a national bank, which was construction and permanent lender, for a \$100 million transit-oriented affordable housing project in Florida, and a \$64 million affordable housing redevelopment project in Colorado. In 2021, Candace closed an aggregate of \$294 million in loans, which financed 2,636 apartment units.

Before joining our firm, Candace represented and advised various commercial and institutional lenders regarding commercial real estate, asset-based finance; corporate, workout, and restructuring issues; revolving credit; term, demand, and commercial construction loans; and corporate finance. She also has negotiated and structured commercial leases for a national retailer at shopping malls throughout the United States.

Pro Bono

Candace has done pro bono work on behalf of non-profit and professional organizations. She assisted the Connecticut Rivers Alliance and the American Institute of Architects with lease negotiations. She has represented the Connecticut Community Economic Development Fund, for which she has provided post-closing escrow dispute mediation services. Candace has been involved in coordinating firm service teams at a local soup kitchen on a revolving basis.

Services

- Real Estate + Development
- Condominium + Common Interest Communities
- Affordable Housing + Finance
- Commercial Real Estate Lending

Industries

- Real Estate Developers + Owners

Education

- Whittier School of Law (Juris Doctor)
- Boston College (Bachelors)
 - B.A.

Admissions

- State of Connecticut
- State of Rhode Island
- U.S. District Court, District of Connecticut

Recognitions

Elected Fellow of the American Bar Foundation, 2012; limited to just one-third of 1 percent of licensed attorneys in each state, membership is honorary and based on achievements in the legal profession and community; the foundation is recognized as the premier institute for social science research on law in the country, conducting research projects that are broadly disseminated to the bar, scholars, and the public.

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Selected by the [New England Real Estate Journal](#) to be featured in the publication's 2021 "Women in Commercial Real Estate" spotlight

Leadership + Memberships

American Bar Association

Section of Real Property, Trust and Estate Law (2006 - Current)

American Bar Foundation

Fellow (2012 - Current)

Connecticut Bar Association

Real Estate Law Committee (2000 - Current)

CREW CT - The Real Estate Exchange

Member (2000 - Current)

President (2010 - 2011)

Connecticut Bar Foundation

Fellow (2015 - present)

American College of Mortgage Attorneys

Program Committee (2015 - Current)

Title Insurance Committee Co-Chair, 2019-Current (2017 - Current)

The Independent Day School, Middlefield, Connecticut

Board of Trustees

FoodShare, Connecticut

Meal Connect Volunteer (2019- Present)

