



Cybil J. Abrao

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Services

Finance, Commercial & Corporate Finance, Commercial Real Estate

Finance,

Cybil is a Partner in the firm's Lending Practice Group where she represents national and regional financial institutions, banks and investors in connection with complex financial transactions, with a particular emphasis on transactions involving commercial real estate.

Cybil's practice includes commercial loan origination, structuring, syndication and participation, debt restructuring, defaulted loan workouts, foreclosures and portfolio loan sales, including both syndicated and single lender and secured and unsecured transactions.

With respect to Cybil's real estate loan transaction experience, her practice focuses on construction, term and redevelopment loans, including homebuilder financing, and loans for multifamily, office, retail, industrial and condominium properties.

Cybil has also counseled global investment banks, underwriters and collateral managers in the issuance of a variety of sophisticated structured finance and securitization vehicles, including CMBS, RMBS and CRE-CDO transactions.

Education

J.D., University of North Carolina School of Law, (2006)
B.S., Iowa State University, (1998)

Licensed In

Florida, North Carolina

Admitted In

U.S. District Court – Western District of North Carolina

Honors & Awards

- *Chambers USA*, "Recognized Practitioner," Real Estate: Finance (2018-2019), "Associates to Watch," Banking and Finance (2013-2015)
- *North Carolina Super Lawyers*>, "Rising Star," Banking (2015-2016)
- *Charlotte Business Journal*, "Women in Business" (2016)
- *North Carolina Lawyers Weekly*, "Leaders in the Law" (2017)
- *Best Lawyers in America*, Real Estate Law (2020)

Professional Associations

University of North Carolina School of Law Center for Banking and Finance, Advisory Board Member
 Urban Land Institute, CREW
 WLI Advisory Board Member

Experience

- Represented financial institutions in closing of over \$700 million in new multifamily construction loan facilities.
- Assisted financial institution client with drafting and updating construction loan documents for syndicated real estate financings.
- Advised lending clients in over \$500 million of construction project financings involving retail, office, and industrial space.
- Lead counsel to administrative agent and lead arranger in analyzing and amending \$100 million syndicated credit facility for a home builder and developer in connection with a defaulting lender.
- Lead counsel for administrative agent and lead arranger in a \$400 million syndicated revolving credit facility for a national REIT secured by a portfolio of office properties.
- Represented administrative agent and joint lead arranger in modifying a \$500 million secured syndicated credit facility for a national home builder arising from deteriorating financial performance.
- Represented administrative agent and lead arranger in syndicated corporate loan facilities in excess of \$1.2 billion.
- Represented financial institution in resolution of defaulted builder lines in excess of \$100 million.
- Represented administrative agent and collateral agent in restructuring, and subsequently foreclosing on, residential condominium project securing an \$81 million syndicated credit facility.

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