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## Esteemed Lender and CMBS Special Servicer Attorney Christopher Fernandez Joins Troutman Pepper Locke as Partner

Addition Broadens Firm's Bankruptcy and Restructuring Services Amid Growing Market Demand

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CHARLOTTE, NC – Troutman Pepper Locke is pleased to announce the addition of Christopher J. Fernandez as a partner in the firm's Bankruptcy and Restructuring Practice Group and Charlotte office. He brings extensive, practical experience in advising and representing commercial mortgage-backed securities (CMBS) special servicers, and master servicers — with a particular focus surrounding loan workout, loan enforcement, and nuanced CMBS servicing litigation defense. Fernandez's arrival adds further depth to the firm's already strong capabilities in advising secured and unsecured lenders and CMBS special servicers in complex and significant matters.

Joining Troutman Pepper Locke from K&L Gates, Fernandez has more than two decades of experience advising and representing lenders, servicers, and special servicers in a variety of transactions and contested matters, including workouts, restructurings, foreclosures, and bankruptcies. He also has decades of experience handling the intricate interplay among and between the parties involved in the servicing of both performing and defaulted CMBS loans. Fernandez has argued and tried cases and summary judgment motions in state, federal, and bankruptcy courts throughout the country. He has represented lenders and CMBS and collateralized loan obligations (CLO) loan servicers and special servicers in connection with portfolio and loan-level transactions, cash management structuring, identification and mitigation of bankruptcy risks, defaults, and litigation.

"Chris' arrival is an impactful addition to our continued efforts to build a top-tier CMBS and secured lender enforcement and advisory practice, addressing the strong and growing market demand for deep experience in these areas," said Jonathan Young, leader of the firm's Bankruptcy and Restructuring Practice Group. "Highly regarded for his exceptional work representing special servicers, his market knowledge, client relationships, and significant experience align perfectly with our strategic goals to expand and enhance one of our core practices."

"A household name and leader in the CMBS space, Chris' tenacity and vast experience will be a tremendous asset to our best-in-class CMBS special servicer team," added Mark Silverman, partner and leader of the CMBS special servicer team within the firm's Bankruptcy and Restructuring Practice Group. "Working alongside our talented debt finance, litigation, tax, and real estate lawyers across the country, his addition greatly broadens our

capabilities and further positions the firm as a one-stop resource for clients. We're excited to have him on board."

Prior to his legal career, Fernandez served as a surface warfare officer in the U.S. Navy. Demonstrating unwavering commitment to volunteerism and community service, he is actively involved with the 24 Foundation. Through his involvement with the Unaccompanied Minor Program, Fernandez resolved five custody cases between 2015 and 2016, for which he received the 2016 Outstanding Individual Pro Bono Service Award from Legal Services of the Southern Piedmont.

"Troutman Pepper Locke has built a robust presence in the CMBS special servicing space, and I am eager to bring my skill set to this incredible team," said Fernandez. "I look forward to closely collaborating with my colleagues to expand the firm's resources and reach across the country."

In addition to Fernandez's arrival, Alex Porter has also joined Troutman Pepper Locke's Bankruptcy and Restructuring group as an associate in Chicago. Porter will contribute to the strategic expansion of the firm's capabilities in this key area, further enhancing the firm's ability to serve clients with innovative solutions.

Troutman Pepper Locke's Bankruptcy and Restructuring group provides secured lender and CMBS servicer and special servicer clients with creative solutions that prioritize recovery on defaulted loans. Clients impacted by distressed situations rely on the team's know-how to enforce their rights and maximize value. The group's deep understanding of pre- and post-insolvency issues from every stakeholder's perspective enables them to help clients prevent and prepare for a financial crisis and, when needed, serve as trusted advisors to respond effectively to financial distress.

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