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Extend and Pretend Era of Real Estate Is No More

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Mark A. Silverman

Mark A. Silverman, a partner in Troutman Pepper Locke's Bankruptcy + Restructuring Practice Group, was quoted in the September 1, 2026, *PERE* article, "Extend and Pretend Era of Real Estate Is No More."

> "In 2021-24, we were firmly in the extend-and-pretend era. A lot of people were kicking the can down the road," says Mark Silverman, a partner and leader of the CMBS special servicer practice at law firm Troutman Pepper Locke.
>
> "In 2025, this stopped. Lenders and servicers did not extend loans unless there was a significant pay down in the principal or significant alternative enhancements. This year we are in the land of enforcement."
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> …
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> "One thing that is clear is that we're not going to get any major interest rate relief. I don't see inflation going down and that will have an impact on all commercial real estate activity," Silverman says.

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