

## Carly A. Ritter

Associate

Richmond

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### OVERVIEW

Carly focuses her practice on counseling mortgage banking clients in the origination, sale and servicing of loan transactions sold to secondary market investors — primarily Fannie Mae and Freddie Mac, as well as other financial institutions and securitization program participants. She is a member of a national team of attorneys and dedicated real estate professionals who provide end-to-end guidance and management for thousands of transactions originated by mortgage lending clients every year. Carly represents lenders of Fannie Mae's Delegated Underwriting and Servicing (DUS) product line and Freddie Mac's Capital Markets Execution (CME) program. She has significant experience with the full range of agency loan products.

The Multifamily Housing Finance practice is known for its industry-leading knowledge and experience. Clients rely on the team to utilize the experience garnered from thousands of closings to offer fresh insight and creative problem-solving to their most difficult transactions. The team's approach to efficiency and process management has helped it become widely known as the top legal team for multifamily finance in the United States.

### TOP AREAS OF FOCUS

- Loan Originations
- Multifamily Housing Finance
- Servicing Transactions

### PROFESSIONAL EXPERIENCE

- Law clerk, District of Columbia Office of Human Rights, January 2023-August 2023
- Intern, Office of the General Counsel, American Federation of Government Employees, 2022

### EDUCATION AND CERTIFICATIONS

#### EDUCATION

- The George Washington University Law School, J.D., 2023
- University of California, Santa Cruz, Bachelor's Degree, 2016, anthropology

## **BAR ADMISSIONS**

- Virginia

## **CLERKSHIPS**

- Hon. Dontaè L. Bugg, Fairfax County Circuit Court, 2023-2024