Chris J. Fernandez

Partner

Charlotte

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OVERVIEW

Chris represents lenders, servicers, and special servicers across transactional and litigation matters. His diverse practice encompasses all aspects of loan servicing, workouts, restructurings, foreclosures, and bankruptcies, as well as loan servicing, commercial litigation, and bankruptcy litigation.

Chris counsels CMBS and CLO loan servicers and special servicers in connection with portfolio and loan-level transactions, cash management structuring, and the identification and mitigation of bankruptcy risks and defaults. When necessary, clients rely on his first-chair litigation experience and track record of success in state, federal, and bankruptcy courts to resolve a range of finance-related disputes.

Chris' legal career began at another major law firm following his service as a surface warfare officer in the U.S. Navy. He is deeply committed to civic activities, serving as a team captain and volunteer for the 24 Foundation's 24 Hours of Booty for 19 years and representing various pro bono clients in a variety of matters.

AWARDS

- *Business North Carolina Magazine*: "Legal Elite" in Real Estate Law (2012)

TOP AREAS OF FOCUS

- Bankruptcy + Restructuring
- Commercial Mortgage-Backed Securities Special Servicing
- Real Estate Litigation
- Securitization + Structured Finance

ALL AREAS OF FOCUS

- Bankruptcy + Restructuring
- Commercial Mortgage-Backed Securities Special Servicing
- Commercial Real Estate Lending

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- Litigation + Trial
- Real Estate Litigation
- Securitization + Structured Finance

PROFESSIONAL/COMMUNITY INVOLVEMENT

- 24 Foundation Team captain, volunteer, and fundraiser for 19 consecutive years
- Habitat for Humanity, Pro Bono work assisting with Habitat's Loan Portfolio
- Legal Services of the Southern Piedmont 2016 Outstanding Individual Pro Bono Service Award
- Legal Services of the Southern Piedmont, Unaccompanied Minor Program (completed five custody cases in 2015-2016)

EDUCATION AND CERTIFICATIONS

EDUCATION

- Washington and Lee University School of Law, J.D., *cum laude*, 2001, executive editor, *Washington and Lee Law Review*
- The University of Texas at Austin, B.S., 1990, chemical engineering

BAR ADMISSIONS

- North Carolina

SPEAKING ENGAGEMENTS

- Moderator, "Taking Title: Managing Assets for Maximum Value," Trigild Annual Fall Conference — 2026, October 6, 2026.
- Speaker, "Cash Management Structures, Waterfall Provisions and Reserves in Commercial Real Estate Finance Transactions," June 27 2017.

MEDIA COMMENTARY

- Quoted, "Northlake Mall Sale Remains Uncertain, Even as Lawsuit Against Ex-tenant Nears End," *The Charlotte Observer*, January 11, 2024.