Jennifer Bojorquez

Partner

Orange County

jennifer.bojorquez@troutman.com

D 949.622.2727

Lenders that are structuring and originating construction, bridge and permanent real estate loans and borrowers looking to obtain such loans come to Jennifer for advice on managing risk and liability while investing in development.

OVERVIEW

Jennifer counsels lenders, developers, and investors on a variety of real estate finance matters, including all aspects of financing, purchase and sale, and leasing transactions.

Her work includes handling loan originations on single lender, multilender, and syndicated project loans involving resorts, residential developments, master planned communities, as well as commercial, retail, and industrial buildings. Jennifer also represents seller/servicers on Fannie Mae and Freddie Mac multifamily loan origination and servicing matters, including loans under the Freddie Mac SBL, TAHX, and capital markets securitized loan programs.

Jennifer has represented clients on troubled loan transactions, advising multiple lenders on the sale of several notes sold through auction and on the sale of multiple broken resort, commercial, and residential projects throughout California. This experience has given her an invaluable understanding of structuring, negotiating, and documenting finance transactions, with a perspective on risk management and long-term strategy. Jennifer applies these insights as she represents clients on a wide variety of purchase and sale and leasing matters on multifamily, office, and other commercial properties.

An active member of Commercial Real Estate Women (CREW), Jennifer is a frequent speaker on a variety of real estate and real estate finance topics.

REPRESENTATIVE MATTERS

Freddie Mac and Fannie Mae Loans

- Represented a seller/servicer on a $180 million Fannie Mae loan to three TIC borrowers secured by a newly constructed multifamily project on ground-leased property in Menlo Park, CA.
- Represented a seller/servicer on multiple Freddie Mac loans to a select sponsor with various preferred equity investors.

©2026 Troutman Pepper Locke

- Represented a seller/servicer on a $17 million Fannie Mae loan secured by a multifamily project on land ground-leased by a public university.
- Represented a seller/servicer on a $48 million Freddie Mac loan to a borrower with a preferred equity provider.
- Represented a seller/servicer on a pool of 11 loans under Freddie Mac's TAHX program secured by affordable housing projects.

Other Lender-Side Real Estate Finance Matters

- Represented a national bank on a $75 million acquisition and rehabilitation loan to a TIC borrower for an apartment complex in Orange County.
- Represented a national bank on a $46 million acquisition loan to a REIT on an office and retail building in San Francisco.
- Represented a national bank on a $17 million construction loan to finance the acquisition and rehabilitation of a multifamily complex.
- Represented a national bank in a $48.1 million bridge loan on a collateral pool of five multifamily complexes.
- Represented a regional lender in a $26.7 million construction loan for a new manufactured housing community.
- Represented a lender in a $22.8 million term loan to finance a large townhome development.
- Represented a regional lender on multiple bridge loans on multifamily apartment and office complexes.
- Represented multiple national and regional lenders in the sale of more than 100 OREO assets and notes, including resort, condominium, office, and industrial projects and loans secured by such asset classes.

Borrower-Side Real Estate Finance Matters

- Represented a borrower on a $62 million bridge/renovation loan for an industrial project in San Diego.
- Represented a borrower on the $27 million acquisition and construction financing of two industrial buildings.
- Represented a borrower on a $7 million bridge loan from a national bank for a commercial office building with reserves for renovations and lease-up.
- Represented a borrower on a $19 million construction and renovation loan from a life company for two industrial buildings in San Diego.
- Represented a borrower on multiple Freddie Mac loans to refinance multifamily properties.

AWARDS

- *GlobeSt. Real Estate Forum*: an influencer for the Women of Influence Awards 2020, CRE Legal Counsel category
- *Best Lawyers in America®:* Real Estate Law (2022-2027)
- *Connect CRE:* Lawyers in Real Estate Award (2023)
- Most Valuable Service Partner, SPIRE Award, *Commercial Real Estate Women-Orange County* (2019)
- Nominee, Women in Business Award, *Orange County Business Journal* (2011-2012)
- *Southern California Super Lawyers* "Rising Star" (2007)

TOP AREAS OF FOCUS

- Finance + Banking
- Multifamily Housing Finance

ALL AREAS OF FOCUS

- Asset-Based Lending
- Bankruptcy + Restructuring
- Commercial Real Estate Lending
- Finance + Banking
- Financial Services
- Investment, Acquisition + Disposition
- Loan Originations
- Mezzanine Lending
- Multifamily Housing Finance
- Real Estate
- Real Estate Investment Trusts (REITs)
- Real Estate Joint Ventures + Investments
- Servicing Transactions
- Syndicated Loans

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Advisory Board, The Eleanor H. McCullen Center for Law, Religion and Public Policy at Villanova Law School
- Member, Finance Committee, St. Joseph Hospital Foundation (2019-2023)
- Secretary (2016); Orange County program chairperson (2015), sponsorship chairperson (2008-2010); Commercial Real Estate Women (CREW)
- Member, Board of Directors (2010-2013); co-chair, 30th Anniversary Fundraising Lunch, Human Options
- Member, Real Estate and Finance Sections, Orange County Bar Association
- Chair, Troutman Pepper Locke Women's Network; member, Opinion Committee

EDUCATION AND CERTIFICATIONS

EDUCATION

- Villanova University Charles Widger School of Law, J.D., *cum laude*
- James Madison University, B.A., *magna cum laude*

BAR ADMISSIONS

- California

SPEAKING ENGAGEMENTS

- Speaker, "Update on Real Estate Secured Loan Review and Credit Risk," webinar, June 2014.
- Speaker, "Real Estate Loan Commitment Letters & Term Sheets: Negotiating Key Terms," Strafford webinar, April 2014.
- Speaker, "Understanding California's New Limited Liability Company Law," Orange County Bar Association, July 2013.

- Panelist, “How Lenders Can Maximize Recovery on Non-Performing Assets (REOs and Notes),” JMBM/Carlton Exchange webinar, September 2009.
- Panelist, “Understanding and Underwriting the Purchase of Distressed Assets (REOs and Notes),” JMBM/Carlton Exchange webinar, September 2009.
- Moderator, “Weathering the Perfect Storm: Loan Workouts and Company Restructuring,” CREW-Orange County, July 2009.

PUBLICATIONS

- Co-author, “The New Limited Liability Company Law in California: Will the LLC Structure Still Work for You?,” *Orange County Business Journal*, May 20, 2013.

MEDIA COMMENTARY

- Quoted, “Will All Lenders Adopt SOFR?” *Globe St.,* March 5, 2020.
- Quoted, “Lenders Are Fiercely Competitive on Financing Deals,” *GlobeSt*, June 11, 2019.
- Quoted, “Rent Control Legislation Continues to Expand in L.A.,” *GlobeSt*, April 18, 2019.
- Quoted, “Partnering for Pro Bono,” *California Lawyer*, August 2012.