

## Kristen Ernst

Associate

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### OVERVIEW

Kristen 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. Kristen 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 U.S.

### TOP AREAS OF FOCUS

- [Loan Originations](#)
- [Multifamily Housing Finance](#)
- [Servicing Transactions](#)

### ALL AREAS OF FOCUS

- [Commercial Real Estate Lending](#)
- [Loan Originations](#)
- [Multifamily Housing Finance](#)
- [Servicing Transactions](#)

### EDUCATION AND CERTIFICATIONS

#### EDUCATION

- The George Washington University Law School, J.D., 2019
- Georgetown University, B.A., *magna cum laude, with honors*, 2015, Spanish and English

#### **BAR ADMISSIONS**

- District of Columbia

#### **LANGUAGES**

- Spanish (fluent)