





OVERVIEW

Ann's practice focused on commercial finance for nonprofit and for profit companies and institutions of all kinds, real estate-based financing transactions and troubled loan workouts. She represented a number of national, regional, and local banks and non-bank lenders, as well as borrowers, in all aspects of secured and unsecured credit transactions. Her practice included representation of providers of letters of credit, revolving lines of credit, real estate construction loans for many different types of commercial real estate, permanent real estate loans, loans to nonprofit entities, loans for health care and senior housing facilities, loans secured by many types of personal or business assets, asset-based lending, community development loans, financing for investments of high net worth individuals, and loan purchases and sales.

Ann is a fellow of The Pepper Center for Public Service. The Pepper Center draws on the talents of the firm's retired partners and senior attorneys to wrestle with tough problems facing our communities. Through the Center, these attorneys study, analyze, and work to resolve problems that affect the lives of people in our communities.

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of Virginia School of Law, J.D., 1977
- University of Virginia, B.A., 1974