



HAROLD A. HAGEN

Partner

San Francisco

E: harold.hagen@bclplaw.com

T: [+1 415 675 3458](tel:+14156753458)

BIOGRAPHY

Harold Hagen brings over 18 years of experience representing commercial real estate finance and capital markets clients, including financial institutions, loan servicers, regional, national and foreign banks, rating agencies, Fannie Mae DUS and Freddie Mac multifamily lenders, insurance companies, private equity firms, and debt fund managers. He advises clients on sophisticated transactions involving large loan origination, securitization and servicing, buyouts of public companies, buying and selling of senior and subordinate debt, and work-outs.

Mr. Hagen also advises California and national clients on a range of commercial real estate matters such as purchases and sales, leasing and ground leasing, construction and architectural services contracts, 1031 exchanges, private placement of real estate investment securities, and the formation, acquisition and merger of real estate investment vehicles.

Mr. Hagen is an active member of the firm's LGBTQ Lawyers Affinity Group.

CIVIC INVOLVEMENT & HONORS

- Co-Chair, San Francisco Leadership Council, Lambda Legal
- *2008 Phenomenal Pro Bono Pro* award from New Orleans Legal Aid (shared with a colleague) for helping nearly one hundred families living in public housing complete the purchase of their residences and obtain funds to repair Hurricane Katrina and other damage.

PROFESSIONAL AFFILIATIONS

- Mortgage Bankers Association
- Commercial Real Estate Finance Council

ADMISSIONS

- California, 1995

EDUCATION

University of Minnesota, J.D., *cum laude*, 1995

University of Minnesota, B.A., *summa cum laude*, 1990

RELATED PRACTICE AREAS

- Financial Institutions
- Real Estate
- Real Estate Finance
- Servicing
- Renewables
- Funds Finance
- Bank Transactions & Strategy
- Bank Regulatory Compliance, Operational Support & New Products
- Debt Capital Markets
- Finance

EXPERIENCE

- A German investment bank on structuring and closing the mortgage and mezzanine financing (> \$100M) on the Hamilton Princess hotel in Hamilton, Bermuda
- A portfolio lender financing five ski resorts in various states
- A financial institution on the senior and subordinate CMBS financing of a resort and marina in the Florida Keys
- A private equity fund on the acquisition and \$1.4B CMBS financing of over 260 affiliated skilled nursing/assisted living centers in the United States
- Originators and servicers of Freddie Mac multifamily and seniors housing loans
- Fannie Mae-approved multifamily lenders financing market-rate and affordable projects
- A CMBS master servicer on assumptions, equity transfers, collateral releases and substitutions, changes to cash control arrangements and other servicing matters
- CMBS special servicers on borrower defaults, loan modifications and workouts
- Sellers and purchasers of pools of multifamily loans
- Several underwriters of tax-exempt multi-family and industrial development revenue bonds
- A non-profit health care facility in its negotiations with architects and contractors on a \$400 million seismic retrofit project

RESOURCES

PUBLICATIONS

- *A Fannie Mae Financing Roadmap For Borrowers*, which appeared in *The Practical Real Estate Lawyer*, Volume 21, Number 2, March 2005, a publication of The American Law Institute-American Bar Association (ALI-ABA) Committee on Continuing Professional Education.

SPEAKING ENGAGEMENTS

- Panelist, *Fannie Mae Multifamily Financing*, American Bar Association's 15th Annual Real Property Symposium, Seattle, Wash., May 2004

