

PARTNER

## Kimberly L. Martin-Epstein

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DIRECT

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### PRACTICE AREAS

Banking & Commercial Finance

Commercial Loan Modifications

Commercial Real Estate Finance

Small Business Lending (SBA)

Bankruptcy & Creditors Rights

Commercial Mortgage Foreclosures

Restructuring & Workout

Business & Corporate Law

Entity Formation

Commercial Real Estate

Affordable Housing & Community Development

Purchase & Sale

### EDUCATION

J.D., University of Wisconsin Law School, 1996

B.A., English, Cornell University, 1991

### OVERVIEW

Kimberly Martin-Epstein concentrates her practice in the areas of commercial lending and real estate transactions, including financing and conveyancing, with a special focus on community development and affordable housing financing, including tax exempt bond financing, as well as low income, historic, and New Markets tax credits.

Kim's practice includes representing banks, other financial institutions, nonprofit organizations, developers, and governmental and quasi-governmental agencies, including those of the Commonwealth of Massachusetts, and various municipalities. Her practice further includes representing lenders in a variety of routine and complex loan restructure, and work-out transactions, including commercial foreclosure.

Kim is a co-chair of CREW Boston, a board member of the Real Estate Bar Association ("REBA"), and co-chair of the CREW National Affordable Housing Council. Kim is also the co-chair of the Affordable Housing committee of REBA and a member of the President's Council of Cornell Women. Combining professional expertise with personal interests, over the last 20+ years, Kim has served on many non-profit boards and related committees including with the Women's Lunch Place, Neighborhood of Affordable Housing, Inc., CASCAP, Inc., the Clarke School PTO, Inc., the North Shore Community Development Coalition, Inc., and B'nai B'rith Housing Corporation. Kim has also served as co-chair to the real estate financing and the title and conveyancing committees of the Boston Bar Association's Real Estate Section.

Kim currently resides with her wife and two children in Swampscott, Massachusetts where she is also the Chairperson for the Swampscott Affordable Housing Trust and a Town Meeting member.

## ADMISSIONS

Massachusetts

New York

## AFFILIATIONS

Co-Chair, Affordable  
Housing Committee, Real  
Estate Bar Association

Co-Chair, CREW Boston

Co-Lead, CREW National  
Affordable Housing  
Council

Member, The President's  
Council of Cornell Women

## EXPERIENCE

- Multi-tiered Low Income Housing Tax Credit and New Markets Tax Credit financings across the Commonwealth on behalf of public funding sources
- Tax-Exempt Bond Financing on behalf of bank bond purchasers for YMCA, school, health center, and other non-profit and community uses
- Complex construction and permanent loan financing to multi family projects, memory care facilities, mixed use projects, and home-ownership/condominium unit projects on behalf of construction lenders

## Presentations

- Explaining MassDocs Loans for Affordable Housing (2023)
- Affordable Housing Transactions: What Makes Them Different (2023)
- Chapter 40T Primer and Issues (2022)
- Conservation Easements (2022)
- Affordable Housing Finance (2016, 2018, 2022)
- Private Real Property Agreements (2021)
- Easing into Easements: Enhanced Essentials (2021)
- Conveyances without Deeds (2021)
- Fundamentals of Affordable Housing Finance (CLE, 2018)
- Alternatives to Subdivisions: Condominiums and Ground Leases (2017)
- Anatomy of a Deal (2017)
- Construction, Lenders and Traps for the Unwary (2017)
- Mortgage and Security Basics (2017)
- Title Insurance Coverage and Claims (2016)
- Property and Liability Insurance for Lenders (2015)
- New Markets Tax Credits and Affordable Housing Development (2011)