

**PARTNER**

## Lauren M. Ruggles

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**DIRECT**

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### PRACTICE AREAS

**Banking & Commercial Finance**

- Asset-Based Loans
- Commercial & Industrial Lending
- Commercial Loan Modifications
- Healthcare Finance
- Participations & Syndications

**Bankruptcy & Creditors Rights**

- Restructuring & Workout

**Business & Corporate Law**

- Entity Formation

**Commercial Real Estate**

- Affordable Housing & Community Development
- Condominium Law
- Land Use & Zoning
- Leasing
- Purchase & Sale

### EDUCATION

J.D., New England School of Law, 2007

### OVERVIEW

As a partner at Hackett Feinberg, Lauren focuses her practice on representing regional and local banks, non-bank lenders, and borrowers in all aspects of commercial real estate finance transactions and asset-based credit transactions.

Her wide range of commercial real estate finance experience includes mortgage, acquisition, construction, hotel, and refinance loan transactions. She also represents state agencies and institutional lenders in affordable housing transactions which often include multiple layers of public and private debt and equity, governmental funding programs, low-income housing tax credits, historic tax credits, and tax-exempt bonds.

Additionally, Lauren frequently advises clients on various other commercial real estate matters including purchase and sale transactions, leasing matters, and real estate due diligence such as title insurance, permitting, and zoning issues.

Lauren's a member of Risk Management Association's Woman's Affinity Group, CREW Boston, and is actively involved in her firm's mentor program. Lauren is also an active volunteer for the Cummings Foundation.

### EXPERIENCE

#### Presentations

- Lending in a Slow Growth/No Growth Period Seminar

B.S., Boston University,  
2002

## ADMISSIONS

Massachusetts

U.S. District Court, District  
of Massachusetts