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SERVICES

Corporate Transactions

INDUSTRIES

Banking & Finance

Real Estate

Loren Ettinger

SHAREHOLDER IN CLAYTON, MO

Loren joined Sandberg Phoenix in 2017 specializing in banking and finance transactional practices, as well as real estate. His previous experience as both a C.P.A. (inactive) with Ernst and Young and Arthur Andersen and as a commercial real estate owner and developer with Koman Properties and Walpert Properties in St. Louis equip him with unique expertise and real-world experience to assist his clients.

As the leader of the firm's banking practice, Loren works with regional and local financial institutions specializing in commercial and industrial acquisition financing, loan refinancing, construction lending, CMBS lending, Fannie Mae and Freddie Mac loans, low-income housing tax credit (LIHTC 4% and 9%) and historical tax credit (HTC) construction bridge lending, letters of credit, lines of credit, mezzanine debt, for various asset classes and projects all around the country, in well over a combined amount of \$1 Billion of projects. He also assists financial institutions with placements for loan participations, regulatory matters, distressed assets and loans, loan workouts, foreclosures, and various other banking transactions. He has also taken an interest in community home revitalization programs to assist with home construction and lending in underserved areas.

On the real estate side, Loren works with commercial real estate owners and developers of retail, office, industrial, hospitality (hotel and restaurant), self-storage, gas/c-store, and multifamily projects on all of their real estate needs. Additionally, he leads the firm's lease training program for associates and its franchisee leasing program for nationally branded franchisees around the country.

His real estate practice specializes in:

- Acquisition and disposition purchase and sale agreements

- Declarations, conditions, covenants, restrictions agreements
- Easement agreements
- Leasing for national, regional, and local landlords and tenants
- Development and redevelopment plans
- Zoning and governmental approvals
- Title and survey matters
- Environmental matters
- Construction contracts
- Development and property management agreements
- Brokerage
- And more

EDUCATION

J.D., Washington University School of Law

B.S., Indiana University, *cum laude*

LICENSURE(S) AND ADMISSION(S)

Missouri

United States District Court for the Eastern District of Missouri

Certified Public Accountant (inactive)

Commercial Real Estate Salesperson

Series 7 and 66 securities licenses (inactive)

CIVIC ACTIVITIES

Clayton-Richmond Heights Merger Study Committee

St. Louis Men's Group Against Cancer

Wydown Middle School Tomorrow, Committee Member

PROFESSIONAL AFFILIATIONS

American Bar Association

The Missouri Bar

Missouri Bankers Association

American Institute of Certified Public Accountants

Missouri Independent Bankers Association

Missouri Real Estate Commission

Certified Commercial Investment Member

Society of Industrial and Office REALTORS®

International Council of Shopping Centers

Missouri Workforce Housing Association (MOWHA)