



Christopher H. Palmer

Managing Partner

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Christopher H. Palmer is the Managing Partner of Cullen and Dykman and the Chair of the firm's Banking and Financial Services department. With nearly three decades of dedicated experience within the financial services industry, Mr. Palmer is a highly respected legal authority known for his sophisticated representation of commercial banks, institutional lenders, private equity funds, and other financial institutions in a comprehensive spectrum of complex legal and transactional matters.

Mr. Palmer's practice is deeply rooted in sophisticated commercial finance. He possesses an exceptional command of structuring, negotiating, and closing a diverse array of financing transactions. His extensive experience encompasses, but is not limited to, commercial mortgages, large-scale construction loans, intricate leasehold financing, subordinated mezzanine debt, and bridge financing transactions. He is particularly adept at navigating the complexities of both single-lender and agented, multi-lender transactions, representing financial institutions and real estate funds in their most significant endeavors.

A testament to his profound expertise, Mr. Palmer has meticulously drafted loan credit policy manuals and bespoke loan document packages for a wide range of local, regional, and national lenders. His proficiency extends to the origination of a variety of real estate-backed loans, including CMBS, portfolio, construction, mezzanine, and syndicated loans. Clients consistently rely on his strategic acumen for comprehensive counsel, practical solutions, and meticulous attention to detail in their most critical legal challenges.

Beyond transactional work, Mr. Palmer is a trusted advisor in the intricate landscape of financial services regulation and compliance. He is adept at assisting financial institutions in navigating and understanding the ever-evolving legal and regulatory frameworks that govern their operations, providing proactive guidance to mitigate risk and ensure adherence. His experience also extends to all facets of lending diligence, including rigorous reviews of complex contracts, purchase agreements, leases, environmental reports, and detailed property condition assessments.

Mr. Palmer's practice further encompasses the critical areas of loan recovery, workout, and restructuring. He expertly handles matters involving creditors' rights, provides robust defense against lender liability claims, manages loan defaults, oversees commercial foreclosure proceedings, and advises on the enforceability of security interests under loan documentation. Additionally, he offers significant experience in land use issues and environmental due diligence, specializing in the intricacies of the New York State Environmental Quality Review Act ("SEQRA") and its intersection with local zoning and planning laws.

Areas of Concentration:

- **Commercial Real Estate Finance:** Structuring, negotiation, and documentation of single-lender and agented multi-lender transactions, including commercial mortgages, construction loans, leasehold financing, mezzanine debt, bridge loans, CMBS, portfolio, and syndicated loans.
- **Complex Structured Finance:** Development and implementation of innovative financing structures and the meticulous drafting of bespoke commercial loan documentation.
- **Financial Institutions Regulation & Compliance:** Guiding financial institutions through the dynamic legal and regulatory landscape, ensuring compliance and mitigating operational risk.
- **Lending Due Diligence:** Comprehensive review and analysis of critical transaction documents, including contracts, purchase agreements, leases, environmental reports, and property condition assessments.
- **Asset Management & Sales:** Drafting of Master Loan Purchase Agreements in connection with bulk loan and asset sales.
- **Loan Recovery, Workout & Restructuring:** Strategic counsel and representation in creditors' rights, lender liability defense, loan defaults, commercial foreclosure proceedings, and the enforceability of security interests.
- **Land Use & Environmental Due Diligence:** Expertise in the New York State Environmental Quality Review Act (SEQRA) and local zoning and planning issues.

Practices

- Banking and Financial Services
- Banking and Financial Services Litigation
- Real Estate Purchase and Sales Transactions
- Commercial Real Estate Finance
- Commercial Foreclosures/ Total Debt Restructuring
- Loan Workout
- Startups and Emerging Companies
- Lending Documentation & Regulatory Policy

Industries

- Financial Institutions
- Real Estate

Bar Admissions

- New York
- U.S. Supreme Court
- U.S. District Court for the Eastern District of New York
- U.S. District Court for the Southern District of New York

Education

- J.D., St. John's University School of Law, 1994
- B.A., Binghamton University, 1991
- Chaminade High School, 1987

Representative Experience

- Represented Village of Rockville Centre Board of Zoning Appeals as Lead Counsel.

Professional and Community Activities

- Professor, St. John's University School of Law – “Commercial Real Estate Workouts and Bankruptcy” Course
- Committee Member, Judicial Foreclosure Task Force, as formed and organized by New York State Chief Administrative Judge in conjunction with New York Bankers Association (NYBA)
- Member, New York Bankers Association (NYBA)
- Member, New Jersey Bankers Association (NJBA)
- Member, Mortgage Bankers Association of New York (MBANY)
- Member, Community Bankers' Mortgage Forum (CBMF)
- Member, New York State Bar Association (NYSBA)
- Member, Nassau County Bar Association
- Member, Garden City Real Estate Professionals Foundation, Inc
- Member, Board of Trustees, Catholic Charities of Long Island
- Member, Cardinal's Committee for Charity, Catholic Charities of the Archdiocese of New York
- Member, Chaminade High School Parent's Board (former)
- Chairman, Chaminade High School Golf and Tennis Open Committee
- Co-Chair and Former Honoree, Seminary of the Immaculate Conception Golf Committee
- Chair of the American Heart Association's 2024 Long Island Heart and Stroke Ball Gala, and Member of American Heart Association's Golf Classic Committee

Speaking Engagements

CLE Presentations

- “Representing the Commercial Mortgage Lender”
- “Cutting Edge Issues in Real Property Law”

Educational Seminars

- “Property and Liability Insurance – What Every Lender Must Know”
- “Commercial Real Estate Lending Concerns in Troubled Times” (The New York Bankers Association’s The Business of Banking Conference)

Honors and Awards

- Real Estate Achievers and Leadership Award, Long Island Herald
- Top Business Leaders of Nassau County Networking and Award, Island 360
- Long Island Business Influencer in Law Award, Long Island Business News 2024
- Leaders in Law Awards, Long Island Business News 2025