



Christopher H. Palmer

Managing Partner

CPalmer@cullenllp.com

Long Island Office

Phone: 516.296.9127

Fax: 516.357.3792

Christopher H. Palmer is the firm's managing partner and the chair of the firm's banking department. He has a distinguished reputation for representing commercial banks and financial institutions in a wide range of complex legal matters. Chris focuses on structuring and negotiating a wide array of financing transactions, and he has broad experience in handling commercial mortgages, as well as construction, leasehold, mezzanine, and bridge financing transactions. He has drafted numerous sets of loan document packages for local, regional and national lenders, as his practice is focused on commercial real estate finance, where he represents financial institutions and real estate funds in connection with single-lender and agented, multi-lender transactions. Additionally, with nearly 30 years of experience in the financial services industry, Chris is skilled at representing lenders in the origination of CMBS, portfolio, construction, mezzanine and syndicated loans secured by real estate. He is a trusted advisor to his clients, providing them with strategic counsel and practical solutions to their most pressing legal challenges.

Areas of Concentration:

- Complex structured finance issues and commercial loan documentation
- Assisting financial institutions in navigating and understanding the legal and regulatory landscape that governs them
- All areas of lending diligence including reviews of contracts, purchase agreements, leases, environmental reports, and property conditions reports
- Drafting Master Loan Purchase Agreements in regard to bulk loan and asset sales
- Loan Recovery, Workout and Restructuring matters involving creditors' rights, lender liability, loan defaults, commercial foreclosure proceedings, and the enforceability of security interests under the loan documents
- Land use issues and environmental due diligence matters involving the New York State Environmental Quality Review Act ("SEQRA") specializing in local law 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

Industries

- Financial Institutions
- Real Estate

Bar Admissions

- New York
- U.S. Supreme Court
- U.S. District Court for the Southern District of New York
- U.S. District Court for the Eastern 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, September 2023)

Honors and Awards

- Real Estate Achievers and Leadership Award, Long Island Herald
- Top Business Leaders of Nassau County Networking and Award, Island 360