



## Patricia E. Russo-Owen

### Partner

PRusso@cullenllp.com

Hackensack Office

Phone: 201.442.2704

Fax: 201.488.6541

Patricia E. Russo-Owen is a partner in the firm's Banking and Financial Services department. She represents institutional lenders in commercial lending transactions, primarily loans secured by multi-family and commercial real estate in New York, New Jersey, and other states. She also provides representation in unsecured financing transactions.

Patricia actively engages in the negotiation of loan documentation for institutional lending clients, and her experience includes drafting commitment letters as well as representing clients in loan sales, loan restructurings, workouts, sales of bank-owned property, and other commercial contract matters. Patricia also advises clients with regard to bank regulatory matters, foreclosures, and loan modifications.

In addition to her transactional practice, Patricia practices in the area of commercial litigation with a focus on real estate and commercial lending disputes in New York and New Jersey.

## Practices

- Banking and Financial Services
- Commercial Foreclosures/ Total Debt Restructuring
- Commercial Real Estate Finance
- Loan Workout

## Industries

- Financial Institutions
- Real Estate

## Bar Admissions

- New York
- New Jersey
- 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., Brooklyn Law School, 2002
- B.A., New York University, *magna cum laude*, 1999