



Andrea J. Harlow

Partner

Richmond, VA

P: 804.420.6902

F: 804.420.6507

aharlow@williamsmullen.com



Andrea Harlow works closely with financial institutions ranging from national banks to regional and community banks, to private and non-traditional lenders. Andrea has experience handling a wide variety of financing arrangements including commercial real estate loans, development loans, construction loans, asset-based loans (also known as C&I loans or working capital loans), factor-financing, equipment financing, CMBS and securitized loan transactions, USDA guaranteed loans, SBA loans, Uniform Commercial Code (UCC) issues, conservation easements and tax credit transactions.

Andrea also has experience with the Commonwealth's Tourism Development Financing Program (TDFP), which was established in 2011 to provide a gap financing mechanism (up to 20 percent of the project costs) for qualified tourism development projects in partnership with developers, localities, financial institutions, the Virginia Tourism Corporation, and the Virginia Resources Authority. Andrea represented a community bank with respect to the documentation, negotiation and closing of the construction and gap financing for the second ever TDFP-certified project in the Commonwealth.

In connection with problem loans, Andrea recognizes the need to thoroughly understand the loan, the lending relationship, the parties, the project and the dynamics at play between them, and she uses this information to help lenders identify, formulate and execute a restructure, forbearance or exit strategy that makes sense in the unique context of these factors.

In the context of conservation easements, Andrea is familiar with the unique risks facing the secured lender being asked to subordinate the lien of its security instrument to the easement, and also the potential for significant benefits arising from a successful conservation easement transaction. Andrea co-hosted a roundtable discussion on lender subordination issues in connection with conservation easements at the Ninth Annual Virginia United Land Trust (VaULT) Conference.

As a trusted advisor to many financial institutions across the Commonwealth, Andrea serves her clients' in-house counsel, credit officers, risk managers, relationship managers, administrative officers, and others by offering advice, consultation and training sessions on topics such as effective loan documentation and strategies for achieving cross-collateralization and cross-default in loan documents (as well as common pitfalls with form-based loan documentation systems and strategies for workarounds); due diligence concepts such as title, survey and corporate authority (including strategies and considerations for negotiating and waiving certain due diligence requirements); and secured lending basics, to name a few. Her favorite part of the day is answering the call of a client who wants to "run something past" her or "kick the tires" on an idea.

Andrea helps her clients identify, negotiate and resolve complicated legal and practical issues by finding strategies to achieve their business goals while balancing the competing forces of risk management, loss mitigation and marketplace trends. She keeps a clear focus on her clients' business goals while ensuring that their legal interests are protected.

Andrea co-chairs the firm's Financial Services Industry Service Group, which is a multi-departmental, multi-regional "task force" dedicated to enhancing the quality and sophistication of services provided to our financial services industry clients. Andrea chairs the "FRE E-News" Committee, which publishes the quarterly newsletter of the Financial Services and Real Estate Team.

Andrea is listed in *The Best Lawyers in America*® for Real Estate Law (2019-present). She previously was listed in *Virginia Super Lawyers Rising Stars* magazine for Banking Law (2010-2011).

Andrea participated in Leadership Metro Richmond's Leadership Quest Class of 2016. She is active in the Richmond Chapter of Commercial Real Estate Women (CREW Richmond) and served on the organization's board of directors for five consecutive years, most recently as president (2012).

She is passionate about leadership and about encouraging women to achieve their full leadership potential. As immediate past-president of CREW Richmond, Andrea founded, planned and executed the inaugural CREW Richmond Leadership Summit to help women sharpen their leadership skills by focusing on self-awareness, courage, presence and purpose.

Andrea is a former member of the VCU Real Estate "Circle of Excellence," and served as chair of the Logistics Subcommittee for the 2015 Real Estate Trends Conference Planning Committee.

Andrea is active in the community as well. She regularly volunteers with the "Wills for Seniors" program, providing free "simple" estate planning documents for senior citizens. She also volunteers her time working on various "Habitat for Humanity" projects throughout the year.

Andrea served as the previous chair of Williams Mullen's Women's Initiative. In this role, she also served as liaison to the firm's board of directors.

She is a member of the Virginia State Bar and the Virginia Bar Association.

Andrea received her Bachelor of Science degree, *magna cum laude*, from Virginia Commonwealth University and her Juris Doctor degree from the University of Richmond School of Law.

Practice Areas

- Banking & Finance
- Real Estate
- Senior Housing Transactions
- Financial Services
- Community Banks
- Post-Acute and Long-Term Care
- Restructuring & Bankruptcy
- Solar & Energy Storage
- Dental Practice Transactions

Education

- University of Richmond School of Law (J.D.)
Richmond Journal of Law and Technology, Technical Editor
- Virginia Commonwealth University (B.S.)
magna cum laude

Professional Affiliations

- Commercial Real Estate Women (CREW) - Former President (2012)
- Metropolitan Richmond Women's Bar Association - Former Board of Directors
- Virginia Bar Association - Young Lawyers Division
- Richmond Bar Association
- VCU Real Estate Circle of Excellence - Former Member

Awards

- *The Best Lawyers in America*® - Real Estate Law, Banking and Finance Law (2019-present)
- Listed in *Virginia Super Lawyers Rising Stars* magazine for Banking Law (2010-2011)