



Michelle L. Witzany

Partner

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Michelle is Co-Chair of the firm's Affordable Housing practice group. She represents mortgage banking clients nationwide in originating, selling and servicing loan transactions sold to secondary market investors through Fannie Mae, Freddie Mac and HUD programs.

She has particular experience helping lenders finance complex affordable housing transactions involving:

- RAD conversions
- Low-income housing tax credits
- Historic tax credits
- Section 8 project-based subsidies
- Tax increment financing and other tax abatement programs
- Equity financing
- Bond financing
- Bridge financing
- 9% tax credit and workforce housing forward commitments

Lenders rely on Michelle to review due diligence and analyze project details for compliance with agency lending guidelines. Borrowers count on her guidance to understand lending agency expectations so they can tailor their projects and financing to meet them.

In addition to housing finance, Michelle has extensive experience in commercial leasing transactions, representing landlords and tenants in all aspects of leasing from build-out to work-out. Michelle has worked on office, retail, restaurant and theater lease matters.

Services

- Affordable Housing
- Real Estate
- Real Estate & Housing Finance

Before Fox Rothschild

Prior to joining the firm, Michelle was a shareholder at a Minneapolis law firm.

Bar Admissions

- Minnesota

Education

- William Mitchell College of Law (J.D., 2007)
- University of South Florida (B.A., *cum laude*, 1995)

Memberships

- Minnesota Commercial Real Estate Women (MNCREW)
 - Former board member
- Hennepin County Bar Association
 - Leaders Impacting the Nonprofit Community (2008)

Honors & Awards

- Minnesota "Rising Stars," *Super Lawyers* (2013)