

OF COUNSEL

Melinda L. Sesto

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PRACTICE AREAS

Corporate and Business

Real Estate

EDUCATION

Loyola Law School, Los Angeles
J.D., *cum laude*, 1999
Order of the Coif

University of California, Santa Barbara
B.A., Business Economics
Dean's List

ADMISSIONS

California

LEADERSHIP

Aids Legal Referral Panel, former Pro Bono panel Attorney

Legal Assistance for Seniors in Oakland, former Board of Directors Member

Sausalito Historic Landmarks Board, former Board Member

MEMBERSHIPS

Sacramento County Bar Association, Real Estate and Business Sections

OVERVIEW

Melinda's practice focuses on commercial real estate, finance and general business matters. Melinda has represented institutional lenders, investors, developers, startups, privately held companies, large corporations, and nonprofits. In addition to her law firm experience, Melinda gained valuable experience negotiating and analyzing complex insurance claims, and co-creating, developing and promoting largescale music and microbrewery festivals. She is an advocate and problem solver with a strong background in analyzing risk and negotiating and achieving effective legal and business solutions.

Prior to joining Murphy Austin, Melinda practiced in the Real Estate Group at Lubin Olson, the Real Estate and Finance Groups at Buchalter, and in the Corporate and Business Solutions Groups at Reed Smith. She has lectured on, and written about, title insurance coverage, trusts as borrowers / guarantors and various lending and workout issues.

Melinda earned her J.D., *cum laude,* from Loyola Law School, Los Angeles, where she was a member of Order of the Coif. She received her B.A. in Business Economics from University of California, Santa Barbara, where she earned *Dean's Honors* and earned entry into the Economics Honor's Society.

EXPERIENCE

- Representation of lenders and borrowers in structuring and negotiating secured loans for all asset types, including portfolio mortgage loans, asset--based lending transactions, agricultural loans, construction loans, syndications, participations, and mezzanine lending.
- Counsel to Institutional investors, developers and lenders in office, industrial, retail, multifamily and land acquisitions and dispositions (including REO

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properties), SNDAs, leasing, and advising on related real property issues including title insurance, zoning compliance, REAs and CC&Rs.

- Representation of secured creditors and loan servicers in complex workouts and the restructuring of troubled real estate loans, including loan modifications, forbearance agreements and commercial foreclosures.
- Counseled corporate and nonprofit clients with respect to securities compliance, corporate/partnership matters, general contracts, guarantees, releases and indemnity agreements.

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