

Harold A. Hagen

Counsel

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Services

Business & Finance
Distressed Debt & Workouts
Real Estate Capital Markets
Real Estate Finance
Real Estate Finance & Capital Markets

Industries

Financial Services
Commercial Real Estate
Real Estate Capital Markets
Real Estate Finance

Harold Hagen represents commercial real estate finance and capital markets clients including financial institutions, master servicers, special servicers, regional, national and foreign banks, rating agencies, Freddie Mac multifamily lenders, insurance companies, and debt fund managers. He advises clients on sophisticated transactions involving large loan origination, securitization and servicing, buying and selling of senior and subordinate debt, and workouts.

Harold has deep industry and market expertise on commercial mortgage loan servicing, particularly loan assumptions and loan modifications (representing master and special servicers) and origination (CMBS, CRE/CLO and Agency). Since 2022, he has advised a special servicer on workouts of several large, high profile CMBS office, retail, and multifamily loans.

Harold has also advised California and national clients on a range of commercial real estate matters such as purchases and sales, leasing, and ground leasing.

Prior to joining the firm, Harold was a partner at an international law firm in its San Francisco office where he represented commercial mortgage loan originators and servicers.

Harold was a recipient of the 2008 Phenomenal Pro Bono Pro Award from New Orleans Legal Aid for helping nearly one hundred families living in public housing complete the purchase of their residences and obtain funds to repair Hurricane Katrina and other damage.

Experience

*Workout of a +\$200,000,000 CMBS loan secured by a mall in suburban DC.

*Workout of a +\$500,000,000 CMBS loan secured an office building in Chicago.

*A German investment bank on structuring and closing the mortgage and mezzanine financing on a luxury resort hotel in Bermuda.

*A portfolio lender financing five ski resorts in various states.

*A financial institution on the senior and subordinate CMBS financing of a resort and marina in the Florida Keys.

*A private equity fund on the acquisition and \$1.4B CMBS financing of over 260 affiliated skilled nursing/assisted living centers in the United States.

*Originators and servicers of Freddie Mac multifamily and seniors housing loans.

*CMBS special servicers on loan assumptions, borrower defaults, loan modifications, and workouts.

*CMBS master servicers on loan assumptions, equity transfers, collateral releases and substitutions, changes to cash control arrangements, and other servicing matters.

*Sellers and purchasers of pools of multifamily loans.

*A non-profit health care facility in its negotiations with architects and contractors on a \$400 million seismic retrofit project.

*Experience gained by attorney prior to joining Kilpatrick

Education

University of Minnesota B.A., Political Science (1990) *summa cum laude*

University of Minnesota Law School J.D. (1995) *cum laude*

Admissions

California (1995)

Professional & Community Activities

Lambda Legal, San Francisco Leadership Council, Past Co-Chair

Mortgage Bankers Association, Member

Commercial Real Estate Finance Council, Member

Insights

[News Releases](#)

Kilpatrick's Capital Markets Team Continues to Grow

September 23, 2025

[News Releases](#)

Leading Commercial Real Estate Finance and Capital Markets Partner Rejoins Kilpatrick in Atlanta
June 9, 2025