

Christopher H. Oldham

Counsel

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Services

Business & Finance

Real Estate Capital Markets

Real Estate Finance & Capital
Markets

Distressed Debt & Workouts

Real Estate Finance

Native American

Industries

Financial Services

Real Estate Capital Markets

Real Estate Finance

Commercial Real Estate

With a legal career spanning more than three decades, Chris Oldham has developed a sophisticated practice focusing on the areas of real estate finance and commercial lending. He has extensive experience in handling a variety of financial and other transactional matters on behalf of lenders, agent banks, borrowers, letter-of-credit issuers, and other key players.

Chris's real estate finance practice covers a wide array of property types including retail, office, multifamily, industrial, and hotel, and includes both fee simple and ground lease financing. These transactions run the gamut from single borrower, single-property loans to multi-state transactions involving multiple properties and complex borrower structures. His commercial lending practice includes revolving and term facilities, both secured and unsecured, and asset-based lending. Chris has experience with collateral of all types. He is deeply familiar with Article 9 of the Uniform Commercial Code ("UCC") and the methods of perfection thereunder. Chris also has substantial experience with lender and rating agency requirements as to bankruptcy-remote, single-purpose entities, and associated legal issues.

In addition, Chris assists financial institutions in dealing with troubled assets and/or credits, including loan restructurings, workouts, note sales, and dispositions of real estate-owned properties. In this context, he has negotiated workout and forbearance agreements and assisted clients in achieving successful recovery through sales of assets and/or refinancing of credits. Chris's legal experience also includes natural resources, water rights, and Native American issues.

Prior to joining the firm, Chris was a partner in the Financial Transactions practice of an international law firm in both its Winston-Salem, North Carolina and Denver, Colorado offices. Previously, he served as a trial attorney in the Indian Resources Section of the Environment and National Resources Division at the U.S. Department of Justice in Denver, Colorado.

Chris was recognized in 2026 and the 11 years immediately preceding by *The Best Lawyers in America*® for Banking and Finance Law. He is AV *Preeminent*® rated by Martindale-Hubbell.

Experience

*Represented the lender with respect to fixed and floating rate loans, in an amount up to \$550 million, to the owner of a luxury retail center in the Miami area for the refinancing of existing debt and future draws for project expansion and tenant improvements.

*Represented the lender in a \$115.5 million mortgage facility secured by an office building in the Atlanta, Georgia metropolitan area.

*Represented the lender in a \$100 million mortgage portfolio loan secured by nine office and industrial properties located in seven states.

*Represented a manufacturing company in the refinancing of existing indebtedness with new senior term loan and asset-based facilities in the total amount of \$147.5 million secured by all real and personal property assets, with priority as to shared collateral governed through an intercreditor arrangement.

*Represented the lender in connection with two loans to affiliated borrowers to finance the acquisition of multiple properties in North Carolina's Research Triangle and redevelopment of the properties into life science research, office, and laboratory spaces.

*Represented a national banking association in connection with ongoing credit facilities to a textile company and its US and foreign subsidiaries, including a multicurrency facility to a European affiliate and a pledge of interests in an offshore subsidiary.

*Experience gained by attorney prior to joining Kilpatrick

Education

University of Colorado School of Law J.D. (1994)

Williams College B.A., English (1998)

Admissions

Colorado (1995)

North Carolina (2000)

Court Admissions

State Courts of North Carolina and Colorado

U.S. Court of Appeals for the Tenth Circuit

U.S. District Court for the Western District of North Carolina

Professional & Community Activities

North Carolina Bar Association, Real Property Section, Member

21 Judicial District Bar Association, Member

Southeastern Center for Contemporary Art (SECCA) Foundation (now known as NCMA Winston-Salem), Board of Directors, Member; (2015-2022); Board Chair (2016-2018)

Winston-Salem Lacrosse, Inc., Board of Directors, Member (2010-2013); Board Vice Chair (2011-2013)

Horizons Residential Care Center, Board of Directors, Member (2004-2006)

Leadership Winston-Salem: Inducted into Community Trusteeship (June 2011)

Insights

[News Releases](#)

Kilpatrick Real Estate Finance & Capital Markets Team Continues Strategic Growth with Key Addition in North Carolina

July 9, 2026

[Publication](#)

In the Ditch: Remedies and Enforcement upon Default under the UCC

March 2, 2023