

## CHICAGO

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## ANN ARBOR

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## TORRANCE

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## Services

### Financial Services

- Loan Syndications and Credits
- C&I and Asset-Based Finance
- Receiverships, Real Estate  
Owned and Loan Portfolio  
Acquisitions & Dispositions
- Renewable Energy Development  
and Finance

### Public Finance

### Real Estate

- Commercial Real Estate Finance
- Commercial Real Estate Finance  
Workout, Foreclosure and  
Litigation
- Corporate Real Estate
- Leasing
- Real Estate Acquisition and  
Disposition
- Real Estate Development



## Joseph C. Huntzicker

Principal  
Co-Leader, Banking and Finance  
Group

Joe Huntzicker represents institutional real estate lenders on a national basis in a variety of lending matters including acquisition, development, construction and ground lease financings and portfolio loans, as well as private placement tax-exempt bond financings, letter of credit-backed bond financings and asset-based lending.

For over twenty years, Joe has been representing lending clients in a broad array of transactions, ranging from intricate and complex financings, to more traditional transactions. He has nationally recognized expertise in representing lenders in project-level commercial real estate loans involving many asset classes including office buildings, hotels, retail, lifestyle centers and mixed-use properties, data centers, industrial and warehouse buildings, student housing, condominium projects, multi-family apartment projects, medical office buildings and entertainment venues.

In addition to single lender financings, Joe has substantial experience in representing commercial banks as counsel to the administrative agent, lead bank and arranger, as well as participants, in syndicated loan facilities on a national basis. Working in conjunction with Miller Canfield's roster of veteran finance attorneys, Joe and his colleagues have the knowledge, skill and bench strength to handle both large syndications with numerous participants and club syndications with fewer participants.

Joe's experience spans all financing phases, from initial deal structuring, drafting term sheets and fee letters, loan document drafting and negotiation, and closing of commercial loans secured by real property and/or personal property to handling post-closing loan administration, loan modifications and restructurings, and matters relating to Article 9 of the Uniform Commercial Code. He represents lenders in

## Joseph C. Huntzicker

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### Industries

Construction  
Financial Institutions

### Education

University of Michigan Law  
School, J.D., *cum laude*

University of Michigan, B.A.,  
with highest distinction

### Bar Admissions

California  
Illinois  
Michigan

complex workouts, forbearances, loan assignments, deed-in-lieu of foreclosures and note purchase agreements and provides litigation support for enforcement of creditors' rights and bankruptcy matters.

Joe also represents sellers, purchasers, owners, landlords and tenants in a broad array of commercial real estate transactions including purchase and sales, development projects, easement agreements, office and retail leases, letters of intent, management agreements, construction and architect agreements, escrow agreements, title and survey matters and related due diligence.

Joe is known for his knowledge of the financing and real estate industries. He is highly responsive to the firm's clients and knows how to manage transactions to achieve timely and successful outcomes. Joe provides high-quality, thoughtful legal work for complex finance transactions in an efficient and cost-effective manner.

### Representative Matters

#### **Syndicated Construction Financing for Maryland Apartment Project**

Represented a prominent national bank in its capacity as administrative agent and lead lender for a \$95 million secured construction loan to develop a 300-unit apartment project in Bethesda, Maryland.

#### **Permanent Financing for Florida Mixed-Use Project**

Served as counsel to a leading U.S. financial institution for a \$170 million secured loan with respect to development of the first phase of a mixed-use lifestyle center in Delray Beach, Florida, consisting of multi-family, office, retail, luxury apartments, entertainment and restaurant space.

#### **Syndicated Financing for Texas Hotel Project**

Served as counsel to a prominent national bank, as administrative agent, arranger and lead lender, for a \$152 million secured term loan for a hotel in downtown Austin, Texas, secured by a ground lease deed of trust.

#### **National Portfolio Financing**

Served as counsel to a prominent national bank for revolving and term loan facilities in the aggregate amount of approximately \$200 million secured by a portfolio of approximately 30 properties located throughout the U.S.

#### **Tax-Exempt Bond Financing for Chicago's Navy Pier**

Represented the purchaser of privately-placed tax-exempt bonds issued by the Illinois Finance Authority, the proceeds of which were used for renovation and construction projects at Chicago's Navy Pier, including the purchase of a new Ferris wheel and construction of a new theatre.

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### **Syndicated Historic Tax Credit Financing**

Represented the administrative agent and lead lender in syndicated bridge loan for federal historic tax credits and a construction loan to renovate a well-known building in Uptown in Chicago for mixed-use.

### **Syndicated Construction Financing for Idaho Industrial Project**

Represented a regional banking institution in its capacity as administrative agent and a lead lender for a \$40 million secured construction loan to construct three Class A industrial warehouse buildings in Nampa, Idaho.

### **Syndicated Ground Lease Financing for Office Project**

Represented an administrative agent, arranger and lead lender in a \$100 million syndicated financing for the acquisition and renovation of an office tower in Detroit secured by a ground lease mortgage.

### **Student Housing Financings**

Represented a national bank in making a construction loan for the Zaragon Place West project in Ann Arbor, Michigan, and in making a refinance loan for the Zaragon Place (East) project in Ann Arbor.

### **Syndicated Financing for Indianapolis Hotel Project**

Served as counsel to a prominent national bank as administrative agent, arranger and lead lender for a \$128 million secured term loan for a hotel in downtown Indianapolis, Indiana, secured by a ground lease mortgage.

### **Syndicated Construction Financing for Chicago Industrial Project**

Represented an administrative agent and lead lender in a syndicated secured construction loan for development of a warehousing and light industrial project in the Pilsen neighborhood in Chicago.

### **Syndicated Financing for Arizona Mixed-Use Project**

Represented a prominent national bank in its capacity as administrative agent and lead lender, for an approximately \$73 million term loan with future advance funds for a mixed-use project in Maricopa County, Arizona, consisting of multi-family, office, retail, entertainment and restaurant space, secured by a ground lease of land owned by the State of Arizona.

### **Syndicated Construction Financing for Michigan Hotel Project**

Represented a prominent U.S. financial institution, as administrative agent, lead lender and arranger, in connection with a \$75 million secured construction loan to build a new hotel project in the medical school district of Ann Arbor, Michigan.

### **Construction Financing for Idaho Hotel Project**

Represented a leading U.S. financial institution in connection with a \$55.5 million secured construction loan to build a new hotel project in Boise, Idaho.

### **Syndicated Construction Financing for Washington Apartment Project**

Represented a regional bank in its capacity as administrative agent and lead lender for a \$74 million secured construction loan for the development of a 285-unit apartment project in Tukwila, Washington.

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### **Construction Financing for Florida Mixed-Use Project**

Served as counsel to a leading U.S. financial institution for a \$110 million secured construction loan with respect to development of the second phase of a mixed-use lifestyle center in Delray Beach, Florida, consisting of multi-family, office, retail, luxury for-sale condominiums, entertainment and restaurant space.

### **Construction Financing for Indiana Mixed-Use Project**

Served as counsel to a leading U.S. financial institution with respect to credit facilities in the aggregate amount of \$91 million for the construction of a 12-acre urban mixed-use development in downtown Indianapolis, Indiana.

### **Construction Financing for Colorado Apartment Project**

Served as counsel to a multi-national financial services company for a \$68 million secured construction loan with respect to building 336 multi-family apartment homes near Longmont, Colorado.

### **Retail Owner Real Estate Sale**

Represented an owner of an approximately 85-property portfolio of distressed retail properties located throughout the U.S. in the sale and lease of such properties on a one-off basis.

### **TIF and Construction Financing**

Represented a national bank in making a construction loan for the Gateway to the West Loop project in Chicago, Illinois, and issuing a letter of credit to support tax increment financing provided by the City of Chicago.

### **Port Authority Bond Finance**

Represented a national bank in financing to purchase of bonds issued by the Portage County Port Authority in Ohio, the proceeds of which were used to construct a build-to-suit manufacturing facility.

## **Honors**

*Best Lawyers in America*, Real Estate Law, 2023-present; Banking and Finance Law, 2026

*DBusiness Magazine*, Top Lawyers, 2020-present:

Banking & Financial Services Law

Construction Law

*Finance Monthly Magazine*, Deal Maker of the Year, 2015

*Illinois Super Lawyers*, Rising Star, 2010-2012

## **Professional Activities**

State Bar of Michigan

State Bar of Illinois

State Bar of California

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### **Civic, Cultural & Social Activities**

Ann Arbor Amateur Hockey Association and Biggby Hockey Club, Volunteer Coach, 2016–present

St. Matthias Elementary School, Volunteer Coach, 2011–2012

St. Matthias Parish Transformation Project Committee, 2007, 2012

Chicago Blues Youth Hockey Association, Volunteer Coach, 2002–2004

### **Speeches**

"Construction Loans: Lessons Learned from the Great Recession," Miller Canfield, October 13, 2015

"Commercial Purchase Agreements", State Bar of Michigan Real Property Law Section 2014 Groundbreaker Roundtable, Birmingham, MI, October 16, 2014

"Construction Loan Agreements - Lender's View", State Bar of Michigan Real Property Law Section 2013 Groundbreaker Roundtable, Birmingham, MI, October 24, 2013

### **Articles**

Commercial Real Estate Market Projections, Influences, and Disrupters in 2019

How Construction Lenders Can Avoid Title Insurance Coverage Denial for Mechanics Liens