



Lydia Stefanowicz

Of Counsel

 Iselin

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- Represents national, regional and local real estate investment companies in commercial and real estate finance transactions, including acquisition, construction, permanent mortgage, CMBS and mezzanine financings
- Has extensive experience in negotiating and drafting third-party closing opinions, including as New Jersey and/or New York local counsel in financing transactions
- Serves as an expert witness in litigation involving real estate financing transactions

Lydia is a business lawyer with a practice focused on commercial lending and real estate finance. She provides representation in commercial real estate financing transactions, serves as an expert witness related to transactional issues, and provides third-party closing opinions as local counsel in financing transactions.

Having served as counsel to both lenders and borrowers in real estate acquisition, construction, permanent mortgage (including CMBS) and mezzanine financings, she also has significant experience in real estate loan workouts and debt restructuring transactions and has represented real estate developers and investment funds in connection with the formation of joint ventures to acquire, develop, construct and manage properties.

Lydia has handled the structuring, negotiation and documentation of both secured and unsecured corporate and commercial loan transactions and other credit accommodations. Her work in this area includes revolving credit and term loan facilities, syndicated and participated credits, letters of credit and bankers' acceptances, asset-based financings, liquidity facilities and tax-exempt financings. She has represented lenders in the negotiation

and documentation of inter-creditor agreements.

Lydia also has experience in a variety of general corporate, commercial and real estate matters. She has negotiated and drafted contracts in connection with a wide range of transactions including acquisitions and divestitures, limited liability company (LLC) and partnership agreements, leases, easements, and management agreements. (covered above at least twice)

Areas of Focus

Practice Areas

- Healthcare
- Healthcare Transactions
- Real Estate
- Commercial Real Estate Acquisitions & Dispositions
- Real Estate Financing

Credentials

Bar Admissions

- New Jersey, 1982
- New York, 1980

Education

- University of Virginia School of Law, J.D., 1979
- New York University, B.A., *summa cum laude*, *Phi Beta Kappa*, 1976 NYU Scholar,

Insights & More

Announcements

[36 Greenbaum Attorneys Selected for Inclusion in 2026 Edition of New Jersey Super Lawyers](#)
3.20.26

[2026 Edition of Best Lawyers Recognizes 54 Attorneys in 41 Practice Areas: Eight Greenbaum Lawyers Recognized on “Ones to Watch” List](#)
8.21.25

[2025 Chambers USA Guide Ranks Greenbaum, Rowe, Smith & Davis in Key Practice Areas and Recognizes 18 Attorneys as Leading Individuals](#)
6.04.25

Thirty-Five Attorneys from Greenbaum, Rowe, Smith & Davis Selected for Inclusion in 2025 Edition of New Jersey Super Lawyers

3.19.25

2025 Edition of Best Lawyers Recognizes 56 Attorneys in 39 Practice Areas: Ten Greenbaum Lawyers Recognized on "Ones to Watch" List; Three Selected for "Lawyer of the Year" Recognition

8.14.24

2024 Chambers USA Guide Ranks Greenbaum, Rowe, Smith & Davis in Key Practice Areas and Recognizes 20 Attorneys as Leading Individuals

6.05.24

Thirty-Four Attorneys from Greenbaum, Rowe, Smith & Davis Selected for Inclusion in 2024 Edition of New Jersey Super Lawyers

3.25.24

Who's Who Legal Recognizes Greenbaum Attorneys in 2023 Global Guides

9.18.23

2024 Edition of Best Lawyers Recognizes 59 Attorneys in 38 Practice Areas: Twelve Greenbaum Lawyers Recognized on "Ones to Watch" List; Five Selected for "Lawyer of the Year" Recognition

8.16.23

Who's Who Legal Recognizes Greenbaum Attorneys as 2023 Thought Leaders in Real Estate

1.16.23

Who's Who Legal Recognizes Greenbaum Attorneys in 2022 Global Guides

9.08.22

2023 Edition of Best Lawyers Recognizes 51 Attorneys in 36 Practice Areas: Nine Greenbaum Lawyers Recognized on "Ones to Watch" List; Seven Selected for "Lawyer of the Year" Recognition

8.17.22

Lydia C. Stefanowicz Named Fellow in American College of Commercial Finance Lawyers

4.05.22

Client Alerts

The Clock Is Ticking Towards the End of LIBOR; What Borrowers Can Do Now to Mitigate the Risks

7.29.20

U.S. Senate Approves \$310 Billion in Additional Funding to Paycheck Protection Program

4.22.20

SBA Announces Rule Governing Paycheck Protection Program

4.06.20

Critical Update to CARES Act Paycheck Protection Program

4.01.20

Title I of the CARES Act: The Paycheck Protection Program and Loan Forgiveness Provisions

3.30.20

New Jersey Economic Development Authority Approves Grant and Loan Initiatives to Assist Businesses

3.26.20

Published Articles

Legal Opinions in Loan Modification Transactions

Spring 2020

Seminars & Events

The Court of Public Opinion: Legal Opinion Battleground Topics

3.25.22

Advanced Commercial Leasing and COVID-19: 2020/21 Update

12.02.20

The CARES Act - Paycheck Protection Program

4.15.20