

KESSLER LAW LLC

David Kessler
dkessler@kesslerlaw.com

Michelle Conroy
mconroy@kesslerlaw.com

Adam S. Kessler
akessler@kesslerlaw.com

Marisa Russo
mrusso@kesslerlaw.com

Henry Sanchez
hsanchez@kesslerlaw.com

Stephanie Leigh
sleigh@kesslerlaw.com

Bruce Stavitsky
Of Counsel

All attorneys admitted in NJ and NY

354 Eisenhower Parkway
Plaza I, Suite 2250
Livingston, New Jersey 07039

Tel 973.773.1200 Fax 973.773.6533

Web www.kesslerlaw.com

Additional Office

230 Park Avenue
18th Floor
New York, NY 10169
212.315.0095

Reply to Livingston Office

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To our Clients and Friends:

As we all confront the health and business challenges resulting from the Coronavirus, please know that we have the ability, background and commitment to help our clients address these challenges.

From an operational standpoint, our firm is working remotely at full capacity. Our use of virtual desktops and document management systems allow our team to access files as if we were in the office. Phone calls are routed through a voice over IP system. We have been closing transactions and loans through the use of electronic signatures, wires and escrow closings. We have also been communicating through Zoom, Skype and Facetime for video conferences.

Our seasoned team members have been keeping abreast of the changing laws with an eye on current real estate and business issues.

Our landlord clients have been reaching out for guidance on rent payment obligations of commercial and multi-family tenants and interpretation of force majeure clauses. Our lender clients are preparing workout and foreclosure scenarios. Clients under contract are talking to us about termination issues, disposition of deposits, due diligence extensions and litigation strategies. Sheriff's sale bidders have reached out about protecting their deposits and how to approach banks to vacate or renegotiate bids.

The shifting real estate and business landscape will by its nature create many transactions. In 2008 and the years thereafter we helped clients navigate an uncertain real estate and business

environment. In the period after the 2008 financial crises, we guided our clients in purchasing non-performing notes and mortgages, prosecuting foreclosure actions, resolving complex title issues, negotiating forbearance agreements, obtaining deeds-in-lieu of foreclosure and repositioning properties through renegotiating existing commercial leases, negotiating new leases, commercial evictions and litigation to collect commercial rent, business debts and judgments.

Kessler Law is committed to utilizing our past experience and problem-solving capabilities to meet the legal and business needs of our clients. Together, we will address the current real estate and business landscape head on.

On behalf of the entire Kessler Law team, please know that our thoughts and prayers are with you and your families, hoping that you are healthy and safe.

Website: www.kesslerlaw.com

Please visit our microsite: www.lendinglawyers.com

Please reach out to our Members:

Adam Kessler: akessler@kesslerlaw.com; Direct Line: (973) 510-2908

Michelle Conroy: mconroy@kesslerlaw.com; Direct Line: (973) 510-2910

David Kessler: dkessler@kesslerlaw.com; Direct Line: (973) 510-2912