



Sean Carlin

Sean Carlin has an extensive banking, real estate and financial services background. He has over 25 years experience involving complex real estate financing transactions that include loans secured by office and apartment buildings, hotels, shopping centers, residential and commercial condominiums and cooperative apartment buildings, industrial property and affordable housing projects, among others. His transactional expertise extends to both syndicated and single-lender real estate financings, single-state and multi-state transactions, and an array of debt structures, including mezzanine financing arrangements. Representative transactions include construction loans, permanent mortgage loans, secured revolving credit facilities, standby letter-of-credit facilities and bond financings.

Mr. Carlin also has an extensive background in a wide range of consumer regulatory matters. He has counseled banking clients on the intricacies of the Equal Credit Opportunity Act, Home Mortgage Disclosure Act, Electronic Fund Transfer Act, Truth in Lending Act, Real Estate Settlement Procedures Act, Fair Credit Reporting Act and many other federal and state consumer disclosure laws.

MORRISTOWN OFFICE

P: 973-401-2640

E: scarlin@emmetmarvin.com

EDUCATION

Rutgers University (B.A., 1981)

Seton Hall University (J.D., *cum laude*, 1986) (Member, Seton Hall University Law Review, Notes and Comments Editor)

PRACTICES & INDUSTRIES

Consumer Regulatory Banking
Law

Real Estate Finance

ADMISSIONS

New Jersey, 1986

New York, 1987

U.S. District Court for the Southern
and Eastern Districts of New York,
1992

PROFESSIONAL ACTIVITIES

New York and New Jersey State Bar
Associations

Association of the Bar of the City of
New York

