

## Cybil J. Abrao

Partner

Charlotte, NC  
(704) 347-6466  
[cabrao@burr.com](mailto:cabrao@burr.com)



*“I approach my deals by looking at both sides of the issue; this allows me to apply my legal knowledge and business acumen to a broad range of client solutions. I truly enjoy the challenge of creating bridges between lenders and borrowers, and my experience sets me apart in delivering for my clients.”*

Seamlessly connecting to stakeholders across a diverse client base, Cybil uses her law credentials and substantial business experience to represent financial institutions in all aspects of financial transactions. She has successfully led syndicated and single-lender deals and secured and unsecured transactions across various financial and real estate categories, including commercial loan origination, structuring, syndication and participation, debt restructuring, defaulted loan workouts, foreclosures, and portfolio loans. Her longstanding client relationships help her provide strategy and efficiencies and tailor solutions that meet their goals.

Strategic in thought and collaborative in execution, Cybil has represented regional and national lending institutions and credit unions in all aspects of financial transactions. She has counseled global investment banks, underwriters, and collateral managers in the issuance of a variety of sophisticated structured finance and securitization vehicles, including CMBS, RMBS, and CRE-CDO transactions. Recent clients include a Midwest bank with over \$5 billion in assets and a not-for-profit financial institution serving 280,000+ members and providing financial guidance and affordable financial services.

Cybil is licensed to practice law in North Carolina and Florida. She received her J.D. from the University of North Carolina School of Law and her B.S. from Iowa State University.

#### PARALEGAL/ASSISTANT

Paralegal

Scott Conguta  
(813) 367-5720  
[sconguta@burr.com](mailto:sconguta@burr.com)

#### CAPABILITIES

Financial Services  
Commercial & Corporate Finance  
Commercial Real Estate Finance

#### EDUCATION

J.D., University of North Carolina  
School of Law

B.S., Iowa State University

#### LICENSED IN

Florida  
North Carolina

#### ADMITTED IN

U.S. District Court - Western District  
of North Carolina

# Cybil J. Abrao

## Experience

- Represented financial institutions in closing of over \$700 million in new multifamily construction loan facilities.
- Assisted financial institution client with drafting and updating construction loan documents for syndicated real estate financings.
- Advised lending clients in over \$500 million of construction project financings involving retail, office, and industrial space.
- Lead counsel to administrative agent and lead arranger in analyzing and amending \$100 million syndicated credit facility for a home builder and developer in connection with a defaulting lender.
- Lead counsel for administrative agent and lead arranger in a \$400 million syndicated revolving credit facility for a national REIT secured by a portfolio of office properties.
- Represented administrative agent and joint lead arranger in modifying a \$500 million secured syndicated credit facility for a national home builder arising from deteriorating financial performance.
- Represented administrative agent and lead arranger in syndicated corporate loan facilities in excess of \$1.2 billion.
- Represented financial institution in resolution of defaulted builder lines in excess of \$100 million.
- Represented administrative agent and collateral agent in restructuring, and subsequently foreclosing on, residential condominium project securing an \$81 million syndicated credit facility.

## Honors & Recognition

- Listed in *The Best Lawyers in America*®, *Real Estate Law* since 2020
- Named, *Chambers USA*, Real Estate: Finance (2018-2023), "Associates to Watch," Banking and Finance (2013-2015)
- *North Carolina Lawyers Weekly*, "Leaders in the Law" (2017)
- *North Carolina Super Lawyers*, Banking, Real Estate (2022-2023)
- *North Carolina Super Lawyers*, "Rising Star," Banking (2015-2016)
- *Charlotte Business Journal*, "Women in Business" (2016)

## News

- Best Lawyers® 2024 Honors 242 Burr Attorneys, Including 17 "Lawyers of the Year"  
Firm News, 08.17.2023
- 61 Burr & Forman Attorneys Ranked in 2023 Chambers USA  
Firm News, 06.01.2023
- Burr & Forman Partners Selected to 2023 North Carolina Super Lawyers List  
01.18.2023
- 63 Burr & Forman Attorneys Ranked in 2022 Chambers USA  
Firm News, 06.03.2022

# Cybil J. Abrao

- Burr Forman McNair Expands Charlotte Office and Lending Practice with Two Partners  
Firm News, 03.20.2019

## Professional Activities

- University of North Carolina School of Law Center for Banking and Finance, Advisory Board Member
- Urban Land Institute, CREW
- WLI Advisory Board Member