



→ Kandace A. Rayos

Associate

350 South Grand Avenue
40th Floor
Los Angeles, CA 90071

T: +1.213.617.5556
F: +1.213.620.1398
krayos@sheppardmullin.com

Kandace Rayos is an associate in the Finance and Bankruptcy Practice Group in the firm's Los Angeles office.

Areas of Practice

Kandace began her practice as a litigator, handling general civil litigation, white collar defense and government contract/regulated industries matters, before transitioning into real estate finance transactional work. Over the last 11 years, Kandace has represented national and regional banks, insurance companies and other institutional lenders, in connection with real estate secured construction and permanent loans for various types of properties, including commercial office buildings, retail and industrial warehouse projects and residential developments. Kandace has substantial experience representing lenders in conjunction with tax-exempt bond financings and conventional tax credit financings with respect to multi-family and senior affordable housing projects located in California, Arizona, Florida, Utah, and Texas.

While at the firm, Kandace has also taken on pro bono work, including several pro bono adoption cases in which she assisted families to complete the adoption of children from the Los Angeles County foster care system.

Memberships

Member, Los Angeles County and California State Bar Associations

Practices

Commercial Lending and Financial Transactions

Education

J.D., Georgetown University, 2000, *cum laude*, Articles and Notes Editor for the *American Criminal Law Review* from 1999-2000

M.A., Masters of Arts in English Literature, specializing in Victorian literature, contemporary literary theory, and urbanology, University of Iowa, 1996, taught rhetoric and interpretation of literature courses

B.A., English Literature, University of Florida, 1992, *Phi Beta Kappa*

Admissions

California

U.S. District Court for the Central District of California