

# Aaron J. Espinoza

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## ASSOCIATE | HUGHES, WATTERS & ASKANASE, L.L.P.

*Mr. Espinoza has been admitted to the following practices and courts: State of Texas; and United States District Court for the Southern, Northern, Western and Eastern Districts of Texas*

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## PROFESSIONAL EXPERIENCE

**Hughes, Watters & Askanase, L.L.P.**, Houston, TX 11/2013 - Present  
*Associate*

- Representation of businesses, lenders, buyers, sellers and other parties in the acquisition, ownership, leasing, financing, use, transfer and disposition of commercial real estate (including retail shopping centers, office buildings, multi-family projects, hotels, medical facilities, warehouses and raw land for residential and commercial development) and other assets (including A/R, equipment, inventory and securities).
- Representation of lenders in connection with the structuring, due diligence, negotiation and closings of commercial real estate transactions and commercial loans, including purchase money, refinance, development, construction and C&I loans, and advancing and revolving lines of credit (including asset-based).
- Representation of clients in complex commercial credit facility structuring and modification, defaulted loan workouts and foreclosures, business formation and governance (LLC's, Series LLC's, corporations and partnerships), corporate transactions, contract reviews and negotiations, and other business-related matters.

**Office of David G. Peake, Chapter 13 Bankruptcy Trustee**, Houston, TX 2/2012 - 5/2013  
*Law Clerk*

- Conducted legal research, prepared legal memoranda and assisted in the resolution of various of issues.
- Drafted and filed a wide variety of bankruptcy-related pleadings.
- Assisted in investigation and pursuit of bankruptcy fraud, illegal activities, unethical practices and system abuse.
- Assisted in the preparation for and attended § 341(a) meetings, modification hearings and confirmation hearings.

**AllianceBernstein L.P.**, San Antonio, TX 5/2008 - 7/2010  
*Investment Analyst*

- Assigned to a team that managed approximately 10,000 separate investment accounts worth \$2.2 billion in assets.
- Implemented appropriate investment strategies in assigned accounts by making independent decisions based on applicable portfolio styles and proprietary parameters.
- Executed across-the-board equity and fixed-income trade orders based on sell-side research decisions.
- Administration and investment of new accounts, terminations, restriction requests and portfolio style changes.

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## EDUCATION

**Thurgood Marshall School of Law, Texas Southern University**, Houston, TX 2013  
*Juris Doctorate, cum laude*

**The University of Texas at San Antonio**, San Antonio, TX 2009  
*Bachelor of Business Administration in Finance*

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## PUBLICATIONS

Article (co-author): *Commercial Construction Lending: Risks Faced by Commercial Construction Lenders and Strategies to Avoid or Cure them*; Texas Association of Bank Counsel, 40<sup>th</sup> Annual Convention, September 22-23, 2016, Austin, Texas.

Article (co-author): *Hot Topics in Finance*; Texas Bankers Association, 41<sup>st</sup> Annual Legal Conference, May 7-8, 2015, Lost Pines, Texas.

## **PROFESSIONAL MEMBERSHIPS**

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State Bar of Texas

Houston Bar Association

Houston Young Lawyers Association