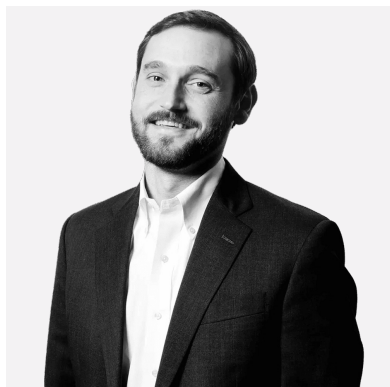




Spencer Cuddy

Special Counsel

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(212) 808-7566

About

Spencer Cuddy helps clients navigate the full spectrum of commercial real estate finance transactions, bringing a relationship-driven approach and deep transactional experience to every deal. Spencer represents investment banks, insurance companies, commercial banks, and other financial institutions in the origination, structuring, and closing of mortgage loans, mezzanine financings, and other secured lending arrangements. His practice encompasses financing across a broad range of property types, including retail, multifamily, office, hotel, and industrial assets, as well as multi-asset portfolio transactions.

Spencer works closely with institutional clients at every stage of the financing process, from initial structuring through closing and post-closing matters. He is recognized for his responsiveness, practical insight into clients' businesses, and ability to manage the complexities of multi-layered transactions involving intercreditor arrangements, co-lending structures, and multi-property collateral packages. Spencer is a trusted point of contact for a significant portfolio of institutional lender clients, valued for the continuity and depth of knowledge he brings to long-standing client relationships.

Spencer's experience extends across the full life cycle of real estate finance transactions, including loan originations, property diligence, securitizations, CLOs, and loan workouts. He stays attuned to key trends impacting the commercial real estate market—including interest rate environments, capital markets dynamics, and institutional movement—helping clients structure transactions with the flexibility needed to navigate evolving market conditions.

Honors

Spencer was selected in 2026 for inclusion in the Real Estate area as one of The Best Lawyers in America® "Ones to Watch" (Woodward/White, Inc.). A description of the selection methodology can be found [here](#).

No aspect of this advertisement has been approved by the Supreme Court of New Jersey.

Related Services

Real Estate
Real Estate Finance

Education

Villanova University Charles Widger School of Law, J.D.
Wake Forest University, B.A.

Admissions

New York
New Jersey