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## Lydia W. Wu

Partner

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Lydia Wu's practice involves all aspects of real estate transactions, including financing, restructuring of distressed real estate, purchase and sale, and leasing.

Her experience includes handling major multi-state and multi-property transactions as well as local, single-property deals for institutional investors, real estate funds and individuals involving most categories of real estate asset such as industrial, warehouse, storage, data centers, multi-family, retail, office, resort/hotel, student housing and senior housing properties. She strives to maintain a practical deal-making approach by adding valuable business perspective in a cost-effective manner in her handling of all stages of real estate investment.

As counsel to borrowers and lenders, Lydia has an extensive background in steering and closing sophisticated transactions including secured and unsecured financings, syndicated and non-syndicated commercial loans, revolving credit facilities, ground lease financings, construction loans, mezzanine loans, CMBS loans, bridge loans, loan-sale programs, and mixed-finance transactions.

As counsel to developers, investors, landlords, and tenants, she represented major developers, REITs, family offices, hotel and hospitality providers, and insurance companies throughout the real estate investment cycle, including entity structuring, acquisition, financing, tax-deferred exchanges, leasing, and sales.

Lydia has also enjoyed serving her community as a mentor to California Youth Authority parolees through Volunteers in Parole, Inc., as a board member and pro bono attorney for Christian Legal Aid of Los Angeles, and as counsel to children in guardianship and adoption matters through the Alliance for Children's Rights.

### Services

- Real Estate
- Acquisitions & Sales
- Real Estate Financing
- Leasing
- Project Development
- Restructuring & Loan Workout
- Retail & Hospitality

## Professional Affiliations

- Member, American College of Mortgage Attorneys (ACMA), 2011–present
- Member, Los Angeles County Bar Association, Real Property Section
- USC Real Estate Law and Business Forum, Planning Committee, 2011 and 2012
- Former member of California Minority Counsel Program (CMCP), Commercial Real Estate Women (CREW), Urban Land Institute (ULI), Los Angeles Headquarters Association (LAHQ), Korean American Bar Association (KABA), National Asian Pacific American Bar Association (NAPABA)

## Community and Charitable Organizations

- Alliance for Children’s Rights, Pro bono counsel for adoption matters
- Volunteers in Parole, Inc., Mentor
- Christian Legal Aid of Los Angeles, Pro Bono counsel and former board member

## Awards

- Listed in *Los Angeles Business Journal's* "Women of Influence: Finance," 2026
- Listed in *Los Angeles Business Journal's* "Leaders of Influence: Minority Attorneys," 2026
- Outstanding Young Lawyer Award, Los Angeles County Bar Association, 2005
- Nominee, *Los Angeles Business Journal*, "Women Making a Difference" award, 2008

## Bar Admissions

- California

## Education

- University of Southern California Gould School of Law (J.D.)
- Westminster Theological Seminary (M.A.)
- University of California, Irvine (B.A.)

## Languages

- Korean
- Portuguese

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# Representative Matters

## Acquisitions & Dispositions

- Represented family office in diversifying its real estate portfolio involving retail, multi-family, industrial and office buildings in California through a series of 1031 exchanges, including forward exchanges and reverse exchanges.
- Represented a real estate investment company based in North Carolina, in the disposition of an industrial property valued at \$2.5 million in Los Angeles County,

which included handling of lis pendens issues.

- Counseled a major insurance company in connection with the acquisition of several office buildings in Westlake Village and Fresno, CA and Oklahoma City, OK, including extensive title review and negotiations related to parking agreements and mineral rights issues, sale-lease back issues and a 1031 exchange.
- Represented seller of a multimillion-dollar warehouse facility in Carson, CA; the transaction involved significant environmental issues that required extensive post-closing monitoring and clean-up covenants.
- Represented Trammell Crow Company in connection with the acquisition of several properties in California for their newly formed real estate fund.
- Advised Pacific Rim Investment Group in the sale of several parcels of entitled land in Las Vegas, NV.
- Represented an individual investor in the formation of a tenancy-in-common in connection with the entitlement and sale of a crown jewel property located in Newport Beach, CA.

## **Leases**

- Acted on behalf of a landlord, a global pharmaceutical company, in connection with leases and subleases in California.
- Represented a professional services client, as tenant, in connection with leases in Orange County, CA.
- Counseled Shell Oil Company (and Equilon/Equiva) in connection with several lease transactions with owners of gas stations and other real estate assets. Also represented Shell in connection with licenses, access agreements, easements and signage rights over adjacent properties.
- Advised and guided a national tenant for the lease of a technology and engineering center in a large office complex in San Dimas, CA.

## **Financing**

### **Office Buildings**

- Represented a life insurance company in connection with the refinance of One Cal Plaza located in downtown Los Angeles, which included extensive review of leases for major tenants and negotiation of Subordination, Non-Disturbance and Attornment Agreements.
- Counseled a life insurance company in connection with the acquisition financing of three of the four condominium units of a 38-story office building in San Francisco; the three units (each with approximately 10 floors) were owned by different entities affiliated with the borrower; the lender obtained a mortgage covering the borrower's interest in the real property, security interests in borrower's ownership interests in the affiliated entities, and security interests in the membership interests in the general partners of the tenant under a master lease.
- Represented Citicorp USA in connection with the \$17.5 million acquisition financing of an office complex in Diamond Bar, CA.
- Served as counsel to a life insurance company in the acquisition financing and refinancing of two office buildings in Washington, D.C. and one mixed-use project in Seattle, WA.
- Represented a regional bank in connection with a multi-million acquisition loan for an

office building located in Los Angeles which included a reverse-exchange component.

- Represented several special servicers in connection with the loan modification, workout and/or foreclosure of several office buildings in CA, NV and AZ.

### **Industrial, Retail and Hospitality**

- Represented the developer in non-recourse permanent loans, construction-to-permanent loans and construction loans with life insurance companies and banks for industrial, retail, and office projects in various states.
- Represented a pension plan adviser in the loan spreader and modification of a \$51 million loan securing a major shopping center in Palmdale, CA; the transaction involved the negotiation of a subordination agreement with the City for its subordinate loan and the negotiation of an SNDA with Macy's.
- Represented a life insurance company in connection with the refinancing of a loan made to one of the largest shopping center owners in the country; the transaction involved review and negotiation of several REA, lease, ground lease and parking related documents (including SNDAs and estoppel certificates) with anchor tenants such as Nordstrom, Macy's, JC Penney and Forever 21.
- Prepared and negotiated legal opinions for several rounds of securitization transactions involving the sale of timeshare loans originated by leading brands in the hospitality industry including Wyndham, Starwood, and Marriott.
- Represented lender in the \$22 million construction loan to finance the construction of two timeshare projects in Branson, MO and Escondido, CA.
- Represented a subsidiary of Trammell Crow Company, as borrower, in connection with a loan transaction with Wachovia Bank securing a shopping center, which included a defeasance component.
- Counseled a restaurant and restaurant management company based in Newton, PA, as borrower, in connection with the refinance of a \$75 million revolving credit facility (and letters of credit) involving 57 restaurants.
- Represented Toyota Financial Services in connection with the origination and modification of several construction loans and other loans made to authorized Toyota and Lexus dealerships and service facilities.
- Advised a Korean bank in connection with the finaceability of a ground lease covering a recreational project in Los Angeles.

### **Power Projects**

- Served as borrower's counsel to a subsidiary of a power generation company in the project finance of a 68.04 MW ac photovoltaic solar project in the Antelope Valley, CA; the transaction involved extensive negotiations related to mechanic's liens.
- Represented a borrower in the project finance of a 5 MW ac solar power generating facility in San Diego, CA; the project involved significant work related to land use issues and compliance with the Subdivision Map Act.

### **Multi-Family**

- Represented real estate development and management company in a construction loan from Umpqua Bank in connection with the development of a 253-unit garden-style class "A" apartment complex in Folsom, California.
- Represented real estate development and investment company in a joint venture in the acquisition and financing of multifamily and self-storage properties and assisting with the joint venture entity concerns.

- Represented vertically integrated real estate company in the acquisition and financing of various multi-family properties in California, Colorado, Maryland, and Florida for their real estate funds.
- Represented a life insurance company in connection with a loan secured by 16 large apartment projects in Southern California, a transaction which involved multiple layers of title insurance, and the negotiation of a comprehensive intercreditor agreement with the mezzanine lender.
- Provided representation to a life insurance company in connection with a loan secured by a luxury apartment complex comprised of four buildings and parking structures located in Orange/Anaheim, CA.

## **Hospitality**

- Represented a subsidiary of Starwood Vacation Ownership Inc. in connection with the purchase of land and development of a Westin hotel and resort in Palm Desert, CA.
- Served as counsel to Four Seasons Hotel and Resorts in the development and sale of fractional interests in four resorts known as Residence Clubs located in Carlsbad, CA; Scottsdale, AZ; Jackson Hole, WY; and Punta Mita, Mexico.
- Represented hotel owners in Napa Valley, CA in the formation of a joint venture with a real estate investor in connection with their plan to convert the hotel into a fractional/timeshare project.