



## Kathleen Moreno

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Associate

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Kathleen Moreno has been specializing in legal advice to the banking sector for more than a decade. Prior to his arrival at IPAL as a member of the Banking / Commercial Department, he was part of prestigious financial entities such as Global Bank Corporation and HSBC Bank (Panama), S.A. (actually Banistmo S.A.), serving as a corporate lawyer for both.

### Areas of expertise

Banking Law

Trust Law

Corporate and  
Commercial Law

Real Estate Law

Civil Law

Together with the team that she leads, Kathleen is dedicated to the structuring, documentation and formalization of mortgage and fiduciary credits of prestigious local and international financial institutions. She provides a comprehensive corporate service, which includes quality control in the preparation, protocolization and registration of Public Deeds of commercial and corporate loans, syndicalization of financing, structuring of trusts, refinancing, credit increases / decreases, among others.

Additionally, she advises on corporate negotiations that involve all types of transfers / assignments / donations of movable, immovable and / or securities, as well as insurance contracts (bonds and policies).

### Education

- Bachelor's Degree in Law and Political Science, Universidad Santa María La Antigua (USMA).
- Master in Commercial Law, Universidad Santa María La Antigua (USMA)
- Diploma of Finance for non-financial persons, Universidad Latina de Panamá (ULAT).

### Languages

- Spanish