SFNet 2025 40/40

SFNET'S 40 UNDER 40 PROFILES

LEGAL SERVICES

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Alexandria Filush is a principal in Goldberg Kohn Ltd.'s Commercial Finance Group. She represents banks and non-bank financial institutions in structuring, negotiating and documenting a broad range of commercial finance transactions, including secured cash-flow and asset-based loan transactions, acquisition and working capital financings, senior secured, first lien/second lien, split-lien and unitranche credit facilities, cross-border and mezzanine financings, recapitalizations, refinancings, loan workouts and restructurings, and other complex commercial finance transactions. Since 2021, Alexandriahas been recognized annually by Best Lawyers on its "Ones to Watch" list.

Alexandria received her law degree from the University of Chicago Law School in 2014. While attending law school, Ms. Filush was involved in the Edwin F. Mandel Legal Aid Clinic's Housing Initiative and served as an officer of the Student Animal Legal Defense Fund. She received her B.A., with high distinction, in education (English major) from the University of Michigan in 2008. Prior to pursuing her legal career, Alexandria taught high school English in Berkley, Michigan.

How does technology (e.g., AI, blockchain) impact secured finance today, and what role do you think it will play in the future of the industry?

AI is rapidly transforming nearly every industry, and secured finance is no exception. With the rise of AI tools, it feels like we are approaching an inflection point in terms of how deals are documented and negotiated. Today's task of drafting a credit agreement or reviewing a markup may become tomorrow's task of reviewing an AI-generated draft or set of comments. I am curious to see at what point adoption of AI tools becomes so prevalent that operating without them would put a law firm and its clients at a competitive disadvantage. In the future, one challenge for law firms will be incorporating AI into our practice without sacrificing the learning opportunities that are necessary for continued professional growth. There will be a learning curve for the current generation of finance lawyers as they learn to use AI tools effectively, but at least we have the benefit of the experience gained from years of manually drafting, reviewing and analyzing agreements. How will the upcoming generation of lawyers learn to issue spot and analyze legal documents if AI does the work for them?

Worrying about this question makes me feel a bit like someone lamenting the decreased importance of law libraries upon the rise of online legal research tools. Lawyers did not stop learning how to conduct legal research when treatises and case law migrated to the internet; they simply learned how to research differently. While AI represents a more profound transformation, the analogy still holds: new tools require new approaches and ways of thinking. With the rise of AI, our challenge—and opportunity—will be to evolve our approach and way of thinking when it comes to documenting deals.

Ultimately, I am optimistic. AI tools pose risks and will introduce new challenges, but if we integrate these tools thoughtfully and focus on finding other ways to promote professional growth, we will be able to spend more time on tasks that require our judgment and expertise and less time on tasks better delegated to a bot. Lawyers are not going anywhere, but it will be our task to harness AI to better serve our clients.

What are you most passionate about outside of your professional life, and how do those passions influence your work in secured finance?

Like many others, I became a pandemic gardener in the spring of 2020. Gardening requires patience, consistency and long-term thinking, but time spent in the garden pays off in beauty, a connection with nature and the satisfaction of supporting pollinators and wildlife (except for maybe the deer that snack on my plants). There is something so rewarding about ordering bulbs in the summer, planting them in the fall and then being rewarded in the spring with blooms that sweep away the winter doldrums and provide daily jolts of color and joy.

The same mindset applies to my professional life. As a finance lawyer, the small, deliberate tasks I carry out each day—striving to provide prompt and helpful responses to client questions, moving deals forward efficiently, collaborating with my wonderful colleagues and trying not to lose sight of details when deal pace accelerates—all accumulate and, over time, have helped me to build trust with clients and progress towards becoming the kind of colleague and lawyer I aspire to be. Gardening reminds me to recognize the impact that small jobs have on ultimate outcomes. In a fast-paced industry like secured finance, this perspective helps keep me grounded and focused on long-term professional growth.