



Real Estate Development

Throughout our history, the firm has concentrated a significant portion of its real estate practice on the representation of real estate developers in all aspects of their business. We have assisted clients with acquisitions and sales, financing, permitting, zoning and land use, leasing, management and tax planning.

On larger scale or multi-phase developments, we advise clients on subdivision of the project and planning for the future financing and sale of individual parcels, financing of infrastructure, allocation of development rights and entitlements among parcels, addressing issues as to maintenance of common areas and common facilities and implementation of methods to assure high quality standards are maintained throughout the development.

Real Estate Transactions

We represent clients of all types, including individuals, corporations, REITs, and other entities, in a wide variety of complex commercial real estate transactions across property sectors. Our multidisciplinary team provides comprehensive guidance on acquisitions, sales, and development of properties ranging from retail and office spaces to residential communities and resort developments both locally and nationwide.

Land Use and Zoning

Projects of all sizes, and in particular complex projects and redevelopments, require negotiation and documentation of the local approvals and development agreements. Our developer clients benefit from our experienced land use attorneys who have cultivated relationships with local governments, their elected officials and staff.

Financing

With years of experience in traditional real estate lending, the attorneys on our team are able to thoroughly address underwriting questions, draft loan commitments, prepare loan documentation, perform due diligence reviews and close loans for banks, thrifts, life insurance companies, other financial institutions and REITs.

We also handle real estate acquisition loans, commercial or residential lot development loans, shopping centers, office buildings, hotels, restaurants and other single-user retail loans, "synthetic lease" transactions, single

Key Contact

John D. Ruffier

Related Professionals

Daniel F. McIntosh

William A. Beckett

Dale A. Burket

Casey M. Cavanaugh

Davis R. Dykes

William T. Dymond, Jr.

Allison H. Gray

Shane A. Horton

Hal H. Kantor

Sean Klein

Nicole C. Leath

Adam R. Lewis

Peter L. Lopez

Joaquin E. Martinez

Matthew McMurtrey

Timothy R. Miedona

Shayla Johnson Mount

Gerardo Ortega

Nicholas A. Pope

John D. Ruffier

Tara L. Tedrow

Scott C. Thompson

Laura M. Walda

James E. Walson

Herin Warner

Rebecca Wilson

Related Expertise

Land Use & Zoning

Real Estate

Real Estate Finance

family home construction loans, as well as permanent loan commitments and tri-party agreements. Our attorneys also have significant experience in connection with “conduit” loans and their specialized issues and requirements.

Our attorneys also advise owners and developers as well as investors (whether individuals, entities or institutions) in connection with structuring, documentation and implementation of equity participation in real estate projects. We routinely handle various forms of equity investment including partnerships and joint ventures, limited liability companies, and other less traditional methods such as sale/leasebacks.

International

Many of our international clients own, develop and manage commercial real estate in Central Florida. In addition to providing general real estate transaction-related services, we also advise them on their particular needs in international taxation, governmental reporting/disclosures and choice of entity.

Title Services

Lowndes is an authorized agent for all of the major national title insurance underwriters. We routinely act as issuing agent with respect to any title insurance policies required by our clients in their real estate transactions, whether in connection with a purchase or sale of property, or as may be required in connection with financing.

Experience has shown that our clients consistently benefit from the firm acting as issuing title agent on a transaction. Not only does the client receive quality and efficiency in the delivery of the necessary title insurance, but also the assurance that our firm will handle all details of the closing, including recording of documents and disbursement of funds.

[Real Estate Litigation](#)

[Real Estate Transactions](#)

News

Lowndes Advises Kimaya Real Estate on Mixed-Use Project in Oviedo
05.20.2025 | PRESS RELEASE

Lowndes Strengthens Real Estate Practice with Addition of Shareholder Jason Williams
04.07.2025 | PRESS RELEASE

Closing the Loop: How Completion of Orlando's Beltway Drives Real Estate
03.14.2024 | MEDIA MENTION

Dan McIntosh Recognized with Winter Park Library's Evaline Lamson Meritorious Service Award
02.09.2024 | PRESS RELEASE

Lowndes Advises Kimaya on Award-Winning Build-to-Rent Community in ChampionsGate
07.19.2023 | PRESS RELEASE

Lowndes Advises Park Square Homes on Luxury Vacation Home Community in Orlando
05.30.2023 | PRESS RELEASE

2021: Another Banner Year for Real Estate
03.02.2022 | FIRM NEWS

Lowndes Advises RRB Partners on Acquisition of 10-Acre Mixed-Use Development Site in St. Cloud
07.26.2021 | PRESS RELEASE

Lowndes Advises Waterman Communities Inc. on \$126-million Bond Financing for Retirement Community Expansion in Mount Dora, Fla.
10.28.2020 | PRESS RELEASE

Industry Outlook: What's Top of Mind for Attorneys
06.22.2018 | MEDIA MENTION

Events

Live Local Act Discussion
04.18.2023 | EVENTS

Publications

City of Leesburg Denies Proposed Residential Development Moratorium
04.15.2025 | ARTICLE

City of Leesburg to Consider Residential Development Moratorium
04.01.2025 | ARTICLE

Volusia County Rejects Moratorium on Development
01.15.2025 | ARTICLE

Volusia County to Hold Special Meeting on Potential Development Moratorium
01.13.2025 | ARTICLE

Oviedo Implements Major Overhaul of Land Development Code

11.19.2024 | ARTICLE

Designing Residential Communities? Don't Overlook This Critical Distinction.

11.18.2024 | ARTICLE

City of St. Cloud Approves Dramatic Increase to Mobility Impact Fees

09.26.2024 | ARTICLE

Osceola County Approves Increase to Impact Fees

09.11.2024 | ARTICLE

Orange County Clarifies Proposed Charter Amendment to Apply to All Voluntary Annexations and Approves New Rural Boundary

08.08.2024 | ARTICLE

Orange County Continues to Push Charter Amendments Pertaining to the Rural Boundary and Voluntary Annexations

07.29.2024 | ARTICLE

New Florida Law Changes Electric Vehicle Charging Station Regulations

07.24.2024 | ARTICLE

Update to Proposed Impact Fees in Osceola County, St. Cloud, and Mt. Dora

07.03.2024 | ARTICLE

Osceola County, St. Cloud, and Mt. Dora Propose Massive Increases to Impact Fees

06.11.2024 | ARTICLE

Orange County Proposes to Implement Vision 2050 and Orange Code in September 2024

05.09.2024 | ARTICLE

Navigating Legal Pathways to Establish Your Dream Pickleball Facility

08.31.2023 | ARTICLE

Florida Senate Bill No. 540 Brings Changes to Comprehensive Plan Challenges and Cost Recovery for Developers

05.31.2023 | ARTICLE

The Changing Rules of Real Estate: How SB264 Affects Foreign Purchasers and Owners of Real Estate in Florida

05.25.2023 | ARTICLE

Senate Bill 102, the Live Local Act, Codified in Chapter 2023-17

05.22.2023 | ARTICLE

Florida House Considers Proposal to Limit Lake County Development Densities

03.08.2023 | ARTICLE

Build-to-Rent Housing Attracting Both Developers and Renters

01.04.2023 | LOWNDES LEASING LAWYERS BLOG

Orange County Commissioners Vote to Appeal Temporary Injunction Enjoining Enforcement and Implementation of Rent Control Ordinance

11.17.2022 | ARTICLE

Local Regulations and the Subdivision of Property

04.20.2022 | [ARTICLE](#)

Local Government Financing of Energy Conservation & Efficiency Improvements to Property

12.14.2021 | [ARTICLE](#)

Governor DeSantis Signs Bill Increasing Acreage for “Small-Scale” Comprehensive Plan Amendments

07.06.2021 | [ARTICLE](#)

Governor DeSantis Signs Bill Reducing Burdens on Real Property Rights

07.01.2021 | [ARTICLE](#)

Biden Set to Extend Federal Moratorium on Evictions Through March 31

01.20.2021 | [ARTICLE](#)

Looking Ahead to the Biden Administration – What the Commercial Real Estate Community Needs to Know

01.20.2021 | [ARTICLE](#)

Orange County Updates School Impact Fee Rates

12.04.2020 | [ARTICLE](#)

Foreclosure Moratorium Update

12.03.2020 | [ARTICLE](#)

Florida Fair Housing Act Amendment Removes Requirement to Register and Renew “55 and Over” Communities

10.29.2020 | [ARTICLE](#)

How Fla. Homebuilders Can Protect Pre-Closing Deposits

10.23.2020 | [ARTICLE](#)

Orange County to Consider Adopting Temporary Economic Development Measures

07.02.2020 | [ARTICLE](#)

New Executive Orders Expand Quarantine Requirements for Visitors & Affect Vacation Rentals

04.14.2020 | [ARTICLE](#)

A Trademark Search for My Real Estate Development? Really?!?!

03.31.2020 | [ARTICLE](#)

\$2 Trillion Stimulus Bill Good News for Commercial Real Estate, says NAIOP

03.25.2020 | [ARTICLE](#)

Age-Restricted Communities: How to Comply with Federal and State Law

03.09.2020 | [ARTICLE](#)

Coronavirus – Does Force Majeure Apply?

03.05.2020 | [ARTICLE](#)

Did You Give Up Buying Broken Condo Units for Lent? Maybe You Did and Don't Know It Yet...

03.11.2019 | [ARTICLE](#)

Minimizing Bear Incidents in Residential Subdivisions

10.16.2018 | [ARTICLE](#)

Update: Lake County Indefinitely Postpones 500% Increase to Transportation Impact Fees
06.06.2018 | ARTICLE

Can Your Email Exchange Become a Binding Contract?
08.09.2017 | ARTICLE

Give Me Shelter: The Ethics of Out-of-State Lawyering
04.01.2015 | ARTICLE

Declarant Rights: Are Developers Leaving Money on the Table?
03.30.2015 | ARTICLE

Seller Incentives Returning To Fla. Homebuilding Market
06.03.2014 | ARTICLE

Circumventing the Perils of Ownership: A Lender's Guide to the Receiver's Power of Sale in Florida
08.01.2010 | ARTICLE