



Real Estate Finance

Our firm's real estate finance practice touches all aspects of real estate secured financing transactions, including acquisition, development, construction and permanent financing. We also bring experience with commercial mortgage-backed securities (CMBS) and agency loans, including recourse and non-recourse loans, for lenders and borrowers throughout the United States. We are intimately familiar with financing a variety of real estate asset types and classes, both vacant and improved as well as fee simple and leasehold.

Financed real estate properties have included multifamily projects, residential subdivisions, office parks and towers, medical office building (MOB), seniors housing, industrial parks and buildings, hotels, marinas, ski and other resorts and golf courses, and shopping centers and regional malls.

Borrower clients include real estate investors, developers and builders. Lender clients include private parties, banking and thrift institutions, insurance companies, pension funds and REITs, many of which are out-of-state lenders.

Our real estate finance practice encompasses:

- Negotiation of loan commitments
- Conduct of due diligence investigations
- Review of title and survey
- Preparation and negotiation of loan documents, intercreditor agreements and legal opinions
- Review of environmental matters
- Issuance of title insurance
- Conducting of loan closings
- Provision of escrow services
- Closing of tax free exchanges (both forward and reverse) under Section 1031 of the U.S. Internal Revenue Code
- Handling of revenue bond financing transactions (including financing through the issuance of revenue bonds by Community Development Districts)

As a Florida agent for every major title insurance underwriter in the United States, the firm also conducts insured closings in financing transactions where it is issuing lender's title insurance.

Key Contact

John D. Ruffier

Related Professionals

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Related Expertise

Affordable Housing

Banking & Finance

Healthcare

Hospitality & Leisure

Real Estate

Real Estate Development

Real Estate Transactions

Renewable Energy

News

Lowndes Strengthens Real Estate Practice with Addition of Shareholder Jason Williams
04.07.2025 | 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 Waterman Communities Inc. on \$126-million Bond Financing for Retirement Community Expansion in Mount Dora, Fla.
10.28.2020 | PRESS RELEASE

Publications

How To Avoid Flopping When Flipping Fla. Real Estate
07.12.2023 | PUBLICATION

Purchase Money Financing: Not Just for Homeowners
08.03.2022 | ARTICLE

A Primer on Florida Alcoholic Beverage Licenses
07.18.2022 | ARTICLE

Governor DeSantis Extends Eviction and Foreclosure Moratorium until September 1
07.31.2020 | ARTICLE

SBA Reopens EIDL Loan and Grant Applications for Disaster Relief
06.19.2020 | ARTICLE

New Executive Orders Expand Quarantine Requirements for Visitors & Affect Vacation Rentals
04.14.2020 | ARTICLE

Governor DeSantis Activates the Florida Small Business Emergency Bridge Loan Program
03.17.2020 | ARTICLE

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

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