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Partner Profile: Edward Clement Enjoys Helping Others Succeed

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Ed Clement has been involved in leadership roles and public service ever since he can remember. He was captain of the football team, lettered in varsity basketball, baseball and track, participated in numerous high school leadership and academic organizations, and was a friend and mentor to his classmates. He helped his neighbors when they asked and connected with his community as much as he could.

"I have always liked the idea of helping people and solving problems," said Ed.

The high school class that impacted him the most was one that offered a case study of America's most successful entrepreneurs' common traits captured in Napoleon Hill's book, *Success Through A Positive Mental Attitude*. "I learned early on that attitude is critical and it affects outcomes," said Ed.

"Each morning when I wake up, I have a choice to create a positive atmosphere and attitude. I always try to do that and it has served me well."

Born and raised in Mount Dora, Florida, Ed attended the local public schools. His parents were both dedicated public school teachers; working long hours and helping others. Growing up, Ed didn't know any lawyers but knew from a young age that he wanted to become one.

His freshman year of college he attended Wake Forest University where he played football. Ed said, "my college football shelf life was short, however, I learned a great deal about dedication, hard work, discipline, leadership, motivation, mental toughness, team organizational structure and more, which has helped me a great deal throughout life."

Ed ultimately transferred to Florida State University where he completed his bachelor's degree. He then attended Stetson University where he received his MBA, which further advanced him in his goals of being the best business lawyer he could become. Ed then attended the Cumberland School of Law at Samford University where he received his law degree.

He took advantage of every opportunity that presented itself. During law school, he first clerked for Doug Jones, who went on to become the US attorney and prosecuted high profile cases involving the Olympic Park bomber as well as the deaths of four girls after a bomb exploded in the basement of a Baptist Church in Birmingham, Alabama.

"Doug was the first great lawyer which I was exposed to, and he was extremely good to me," said Ed, "I learned a lot from him. My last semester, I also clerked for an insurance defense firm and for a title company doing title abstracts. Later, when I was closing real estate deals for Walmart, I got the privilege of hiring my old boss."

Ed began practicing law in Florida at a large state-wide firm based out of Miami. When an opportunity came up to work for a smaller business real estate law firm in Mount Dora, Ed jumped on it. "I started on President's Day in 1987," remembers Ed. "I showed up at 8:00 am in my blue suit and a red tie, ready to work."

His first job was to help a partner change light bulbs. At 9:00 am, another partner arrived in blue jeans and started reading the paper, and at 9:30 am, there were still no employees present. "I was wondering if I had made a big mistake," said Ed. "Once I finally got enough courage to ask when the employees would arrive, they told me it was a holiday. I was very relieved."

Luckily, after that day, the firm was extremely busy and Ed says he grew professionally by leaps and bounds, in comparison to his law school peers who were working at larger firms, because he had a greater amount of freedom. For instance, he started litigating immediately instead of sitting on the sidelines and observing. He also worked hard to build and keep his client list.

When Ed's Mount Dora firm combined with Lowndes, he brought almost 30 years of experience in banking law, institutional lending, structured financing, commercial real estate transactions and developments. He now works out of the firm's Mount Dora and Orlando offices. He represents state and national banking clients and assists with their commercial real estate loan transactions, bank and trust day-to-day operations, bank site acquisitions, dispositions and leasing, along with multi-jurisdictional FDIC and non-FDIC multi-site bank takeovers.

Ed's lending institution clients benefit from the experience and perspective he has gained by being the Chairman of the Board and General Counsel to a bank and its holding company, and having served on the Audit Committee, as well as being Chairman of the Trust Department Committee. Beyond banking, Ed is intimately familiar with local and national commercial real estate transactions, surveys, issuance of title insurance, along with estate and trust planning and administration.

In addition to his busy law practice, Ed continues to serve his community. He participates on boards of local, regional and national civic and charitable organizations. He is heavily involved in the Wounded Warrior Outdoors organization.

Ed has been married for over 30 years to his wife Rae, who is a nurse, and they are the proud parents of three boys: Brian, Brad and Brett.

"I have been fortunate to have a wonderful family that I am very proud of, to be part of the dynamic community that I grew up in, and to have the opportunity to help others," said Ed. "I love my clients, and I genuinely like what they do for a living. I like the juice of the deal and helping my clients succeed is what I was meant to do."