

Malcolm J. Pitchford

PARTNER

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VCard



Mike has substantial experience representing financial institutions and other lenders in a wide variety of commercial lending and related transactions with respect to the acquisition, development, and construction of residential and commercial properties and projects. In practice for more than four decades, he also has significant experience representing state, regional, and national lenders in negotiating and documenting complex acquisition, development, and construction loans; borrowing-based developer loans; asset/cash-flow based financing; multi-state revolving/term loans; mezzanine financing; letters of credit; receivables financing; and loan syndications.

He has been board certified as a real estate specialist for more than 25 years and twice has been appointed to serve on the Real Estate Certification Committee of The Florida Bar. He is also a member of the American Bar Association committees and subcommittees on banking law, commercial and real estate lending, loan practices, and lender liability. In addition to his U.S. legal practice, Mike is also enrolled as a solicitor of the Law Society of England and Wales.

Mike routinely assists lender clients with:

- Documenting and negotiating asset restructuring

- Recovery and disposition
- Collateral and entitlements due diligence
- Loan workouts, including forbearance, settlement, and confidentiality agreements
- Deeds in lieu of foreclosure
- Cash collateral arrangements

BAR & COURT ADMISSIONS

Florida, 1974

United States District Court, Middle District of Florida

PROFESSIONAL & COMMUNITY AFFILIATIONS

- Southwest Florida Chapter of the American Red Cross, Board of Directors
- The Florida Bar's, Twelfth Judicial Circuit Grievance Committee (12A), former Chair
- The Florida Bar's Attorney Consumer Assistance Program (ACAP)
- Florida Bar's Florida Attorneys Saving Homes Program (FASH)
- Florida Bar Grievance and Fee Arbitration Committee
- Sarasota County Bar Association
- American Bar Association Business Law, Real Property, Probate and Trust Sections
- American Bar Association Banking Law; Subcommittee on Commercial and Real Estate Lending; Environmental, Energy and Natural Resources Law; Subcommittee on Lenders' Issues, Multi-Disciplinary Practice, Ethics, Professionalism and Public Education; and Loan Practices and Lender Liability Committees
- Member, Law Society of England and Wales
- Florida Bar Real Estate Certification Committee
- Florida Bar Real Property, Probate and Trust Law Sections
- Fellow of the American College of Mortgage Attorneys
- Child Protection Center, Inc., former Board Member
- Sarasota County Chamber of Commerce, Committee of 100
- Florida West Coast Symphony, former Board Member

HONORS

- AV[®] Peer Review rated by Martindale-Hubbe
- *Best Lawyers in America*, 2018-2026
- *SRQ Magazine*: Elite Top Attorneys Legacy Honoree, Banking and Financial, 2020-2022
- Florida Super Lawyer by *Super Lawyers* magazine, 2006, 2012-2013

SERVICE LINE

Corporate, Tax & Transactions
Real Estate, Construction & Development

INDUSTRY SECTOR

Financial Institutions & Insurance
Real Estate, Construction & Development

PRIMARY LOCATION

Sarasota, FL

EDUCATION

J.D., University of Florida, 1974

B.A., University of Florida, 1971

CERTIFICATIONS

Board Certified in Real Estate Law by The Florida Bar