



Kaitlyn J. George

Partner

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Industries

Finance

Commercial Real Estate
Finance (CREF)

Manufacturing

Multifamily Housing

Regional & Community
Banks

Supply Chain

Practice Areas

Commercial Finance

Bankruptcy &
Restructuring

Commercial Real Estate
Finance

Corporate Law

Real Estate

Bar Memberships

Kentucky

As a business and finance lawyer, Kaitlyn provides counsel to corporate clients, banks and business owners of all sizes and types, particularly those within real estate transactions and the financial services industry. She focuses on advising lenders and borrowers on credit facility origination and in structuring and negotiating out-of-court workouts. She also advises companies on a broad spectrum of corporate and finance transactions related to commercial contracts, real estate ownership and transfer, corporate governance, stock and membership unit sales, partnership agreements, leasing, and mergers and acquisitions.

Kaitlyn returns to FBT Gibbons from private practice at another of Louisville's largest law firms. As an associate at FBT Gibbons, Kaitlyn worked primarily representing national lending institutions on commercial mortgage-backed securities loan origination.

Corporate Finance & Lending: Kaitlyn works closely with local, regional and national lenders and with borrowers from varying industries, in all aspects of commercial finance and secured and unsecured lending transactions, including in the manufacturing, multi-family housing, self-storage, and retail sectors. She concentrates on structuring complex real estate projects and asset-based financing for development and construction loans, revolving credit lines and working capital needs.

Bankruptcy and Restructuring: Kaitlyn also advises banking clients, as well as borrowers and individual members or shareholders in navigating and negotiating loan restructuring and workouts for financially troubled assets and companies.

Real Estate: Kaitlyn counsels corporate clients on an assortment of real estate matters, such as commercial property leases, purchase agreements, commercial agreements covering many facets of operations, title covenants and transfer agreements. Her expertise includes helping clients secure financing to acquire, develop and run businesses and commercial properties.

Corporate Law: Kaitlyn has also worked with companies and their members in the documentation of partnership and shareholder agreements, understanding their respective rights and obligations, and navigating sensitive corporate and shareholder concerns in times of financial difficulty and growth.

Other Info About Kaitlyn

Experience

Real Estate and Construction Finance – Multi-Purpose Commercial Space

Represented bank in financing a \$100MM+ multi-purpose development located in downtown Lexington, Kentucky. The project included the construction of an underground parking garage, office building, residential suites and commercial space.

Emerging Business and Venture Capital

Represented fund that makes convertible debt and preferred equity investments in early-stage Kentucky business entities to facilitate the commercialization of innovative ideas and technologies.

Real Estate and Construction Finance – Student Housing

Represented bank in financing development and construction of a series of Class A student housing projects for a national developer in Bloomington, Indiana, Boise, Idaho, and Madison, Wisconsin.

Real Estate and Construction Finance – Bourbon Industry

Represented lead bank in financing bourbon inventory and receivables, and the development and construction of a bourbon distillery, visitor center and related rickhouses in Bracken County, Kentucky.

Real Estate Refinancing – Manufacturing

Represent lender in refinancing and defeasance of CMBS loan for national, public corporation facility borrower located in Louisville, Kentucky.

Commercial & Industrial Lending

Represented bank client in connection with a corporate restructure and ESOP acquisition, totaling \$21MM in outstanding debt.

Financial Restructuring

Represented bank client in connection with default, forbearance and restructuring of \$15MM aggregate debt consisting of multiple credit facilities involving sale of residential real estate, and assisted living and nursing home business and real estate.

Corporate Law

Represent closely-held corporation in restructure and documentation of shareholder transfer rights and real estate ownership for commercial farm land located in Kentucky.

Corporate Law & Sale of Business: Mergers & Acquisition

Represented privately-owned seller in \$10mm sale of medical practice located in Kentucky, including negotiation of employment contracts, commercial operating contracts and related closing matters.

Real Estate and Construction Finance – Entertainment

Represented bank in the documentation and negotiation of two credit facilities totaling \$20 million used to finance the acquisition, improvement and construction of movie theater complexes located in Texas.

Real Estate and Construction Finance – Multifamily

Represented bank client in a \$26 million credit facility used to finance the acquisition, improvement and construction of a multi-unit apartment complex located in Jeffersonville, Indiana.

Private Equity Finance

Counseled company in multiple preferred equity capital raises totaling over \$38 million, including negotiation with global and national private investment firms with combined \$7.2 billion of

capital and assets under management.

Education

University of Louisville Louis D. Brandeis School of Law, J.D., 2014,
magna cum laude

Miami University of Ohio, B.A., 2011, *magna cum laude*

Recognition

The Best Lawyers in America®, Real Estate, 2022–2027

Super Lawyers, Kentucky Rising Stars® Honoree, 2015–Present

American Inn of Court, Brandeis Chapter, pupil member, 2013 – 2014

Service and Leadership Award, Miami University, 2011

Professional Affiliations

Louisville Bar Association

Kentucky Bar Association

American Bar Association

Presentations

Presenter, “Paycheck Protection Program: From Application to Audit,” 2021

Presenter, “Lender Liability Claims: Preventing & Prevailing on Them,” 2019

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