



Robert C. Cummings, III

Partner

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Industries

Finance

Multifamily Housing

Practice Areas

Real Estate

Bar Memberships

Kentucky

Ohio

Bob is a partner in the Real Estate group representing investors in a wide range of commercial real estate transactions. Bob has extensive experience in representing developers in ground-up construction, purchasing and selling improved and unimproved real property, and refinancing properties utilizing a wide range of financing options. Bob has been listed in the *Best Lawyers in America®: Ones to Watch* since 2024.

Prior to joining FBT Gibbons, Bob gained extensive experience representing lenders in FHA insured transactions for multifamily and health care facilities. In addition to being an attorney, Bob has over 25 years of experience in the aviation industry as a pilot, instructor, check airman, and designated examiner.

Bob is admitted to practice law in Kentucky and Ohio only.

Other Info About Bob

Experience

Representation of lenders in FHA insured transactions for multifamily and health care facilities.

Education

Salmon P. Chase College of Law, J.D., 2013, *magna cum laude*, Law Review

Georgia State University, B.A., Political Science, 1991, *cum laude*

Recognition

The Best Lawyers in America: Ones to Watch®, Real Estate Law,
2024–2025

Professional Affiliations

Ohio Bar Association

Kentucky Bar Association

Louisville Bar Association

Northern Kentucky Bar Association

Cincinnati Bar Association

Northern Kentucky Chamber of Commerce

Featured Articles

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[Multifamily Roundup | May 2026](#)

[HUD Changes Rent Calculation for Certain Section 8 Properties to Address Rising Insurance Premiums](#)

[Tools for Multifamily HUD Insured Loans in Light of COVID-19 – Part II](#)

[Tools for Multifamily HUD Insured Loans in Light of COVID-19](#)

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