



Tanner Nichols

Partner

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Industries

Finance

Multifamily Housing

Regional & Community
Banks

Practice Areas

CMBS Lending & Servicing
Transactions

Commercial Real Estate
Finance

Franchise & Distribution

Land Use & Zoning

Real Estate

Shopping Center & Retail
Development

Bar Memberships

Kentucky

Tanner represents a wide range of clients in finance, real estate, land use and development. He works with corporate clients, including public companies, to secure financing for expansion, acquisitions and working capital. Tanner's zoning practice includes work with local developers to secure development approvals, zoning changes, variances, conditional use permits and other administrative approvals. Tanner's recent work includes:

- Represent property owners in negotiations and final donations for conservation easements
- Development and financing of hotel properties in Central Kentucky and Southern Indiana
- Zoning and plan approval of solar projects
- Warehouse leasing negotiations for national franchise
- Acquisition and financing of car dealerships
- \$90 million financing to secure working capital for growing healthcare company

Tanner's background also includes work on commercial mortgage-backed securities. He's assisted capital market lenders navigate commercial real estate loan transactions. His wide-ranging experience and practical approach to resolving issues enable Tanner to close difficult transactions efficiently and successfully. Prior to joining FBT Gibbons, Tanner spent five years as in-house counsel for Farm Credit Mid-America. He provided full legal support to the \$20 billion agricultural cooperative lender. He worked with its agribusiness and capital market teams on sophisticated transactions, including loan originations, restructures, syndications

and participations across the United States.

After graduating law school, Tanner practiced law at a major mid-south law firm, from 2004–2008 where he represented several national lenders in complex commercial lending transactions. He was personally responsible for closing more than 50 real estate deals that ranged in size from \$5 million to \$30 million.

Other Info About Tanner

Experience

Represented local restaurant company with a real estate closing and \$3.6 million line of credit.

Represented health care provider in \$350 million revolving debt facility to fund acquisitions.

Represented tobacco company in a \$255 million refinance.

Represented a closely held pharmaceutical company with a \$140 million term loan from an investment firm.

Worked with out-of-state developer in winning zoning and development approval of new hotel in Louisville, KY.

Managed the acquisition, zoning change and plan approval of retail development space in Lexington, KY.

Active member of the Building Industry Association.

Member of group working with Louisville–Metro Government to develop a comprehensive plan for urban growth and future development.

Education

University of Louisville, Louis D. Brandeis School of Law, J.D., 2004, *cum laude*

Murray State University, M.A. in Education Administration, 2000

University of Kentucky, B.A. in Mathematics Education, 1995

Recognition

The Best Lawyers in America®, Real Estate, 2024–2027

Professional Affiliations

Kentucky Bar Association

Louisville Bar Association

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