

Geoffrey M. White

Partner

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Industries

Finance

Multifamily Housing

Regional & Community Banks

Practice Areas

CMBS Lending & Servicing Transactions

Commercial Finance

Commercial Real Estate Finance

Corporate Law

Outside General Counsel Services

Real Estate

Shopping Center & Retail Development

Bar Memberships

Kentucky

Ohio

Geoff represents borrowers, lenders, developers, owners, tenants, investors, loan servicers, and managers in the financing, workout, servicing, purchase, sale, development and management of commercial real estate properties. He leads the firm's 200+ attorney Finance Industry Team and serves as a member of the Executive Committee and on FBT Gibbons' Board of Directors.

Geoff's practice is focused on leading a client service team of approximately 20 lawyers and business professionals that is designed to best serve the fast-paced needs of commercial real estate owners, operators, investors, and lenders. He works directly with a team of highly skilled project leaders that oftentimes manage the day-to-day client needs, while Geoff intentionally manages the entire team to create a culture designed to meet the needs of our clients to provide both responsive and exceptional client service.

His team has represented life insurance companies, CMBS loan originators, national banks and FHA-insured (HUD) lenders in closing billions of dollars in deals in over forty states. He has also represented publicly traded REITs, private equity companies, national real estate investors and developers, and regional and local developers in closing tens of billions of dollars of CMBS, mortgage REIT, CLO, mezzanine, life insurance company, national, community and regional banks, FHA-insured (HUD), Fannie Mae DUS, and Freddie Mac loans in approximately twenty-five states. These loans have been for the new construction, purchase or refinancing of multifamily housing, hotels, offices, retail centers, medical offices, industrial properties, senior living facilities, self storage, and mixed use properties. Geoff has also represented borrowers, special servicers, life insurance companies, balance sheet and FHA-insured

lenders in connection with a multitude of servicing related matters for both distressed and performing assets.

Geoff is a member of the American College of Real Estate Lawyers, currently serving as the Secretary of the Capital Markets and Real Estate Finance Committee. He has been listed in the *Best Lawyers in America*® since 2015, and *Kentucky Super Lawyers*® since 2013. He has also been listed in *Chambers USA*® America's Leading Lawyers for Business since 2011, where he was noted for his particular expertise in real estate finance with sources stating, "He provides sophisticated counsel in real estate issues…and has a varied practice, acting for investment trusts and developers in financing, servicing and land purchasing."

Other Info About Geoff

Experience

Served as the Senior Real Estate Counsel for The Champion Companies where he has led a team of over 25 lawyers and paralegals in over 50 transactions involving thousands of market rate multifamily apartment units in the past decade.

Represented life insurance company lender closing a two-tiered $150 million portfolio of cross-collateralized loans secured by seven properties located in six states.

Assisted a large private equity firm as real estate counsel in connection with the acquisition of over 25 properties with industrial and warehousing improvements located in the northwestern United States and assisted in negotiation of a joint venture with the seller and private equity firm to acquire properties in a joint manner post-closing.

Represented a publicly traded hotel REIT client in closing over $500 million in loans and approximately $150 million in acquisitions for properties located across the Country.

Managed a team of over 20 attorneys and paralegals representing a national developer in closing the financing of a luxury hotel in the Mid-South with a complicated combination of equity and debt

financing exceeding $150 million, and the subsequent refinance of the asset following completion of construction and the change of the hotel manager.

Lead a team of over 25 attorneys and paralegals that have reviewed the real estate due diligence (title, survey and zoning) on over 500 triple net lease retail properties for a real estate private equity firm for its sale-leaseback (SLB) platform.

Led a 15+ attorney team with a student housing project involving the acquisition of a parking lot used by a commercial campus consisting of a hotel and multiple office buildings that will be turned into a large, mixed-use development.

Lead a team of over 15 attorneys representing a national car wash operator as its primary sale leaseback counsel in closing over 200 NNN properties, including portfolios of both traditional SLB projects and reverse build-to-suit (RBTS) projects with a mix of landlords ranging from large, publicly traded REIT landlords to small, individual or family office investors in connection with 1031 exchanges.

Led a team of over a dozen attorneys and paralegals in closing a 24 property self-storage CMBS loan transaction for a lender client approximately six weeks after the term sheet was executed.

Managed a team of five attorneys closing 17 FHA-insured loans totaling approximately $100 million for a nursing home REIT client in Ohio, Indiana and Kentucky utilizing Section 232 LEAN processing.

Led a team of 15 attorneys in closing the refinancing of Westport Village, a retail center in Louisville, Kentucky, with a CMBS and mezzanine loan that collectively totaled $25.3 million two weeks after securing the engagement and within the client's strict budget.

Represented a large Big Ten-based student housing company in connection with the refinancing of a multifamily portfolio of over 1,000 rental units comprising 10 different loans made by seven lenders, totaling approximately $150 million.

Represented CMBS special servicer in closing (a) a deed in lieu of foreclosure of a full-service hotel property in Louisville, Kentucky that included a de-flagging and re-flagging of the hotel at the

closing and (b) the subsequent sale of the hotel that included the de-flagging, closing and re-flagging of the hotel.

Assisted life insurance company lender in multi-tiered loan modification for a retail property with mortgage and mezzanine loans totaling $25.7 million following bankruptcy of two national tenants in order to introduce two replacement national tenants to anchor the project.

Represented CMBS lender closing a $69.5 million loan secured by a full-service hotel featuring historic tax credits.

Education

University of Michigan Law School, J.D., 2003, *cum laude*

Mary Washington College, B.A., 2000, *magna cum laude*

Recognition

Member of Beshear/Coleman Kentucky Gubernatorial Transition Team; Finance and Administration Cabinet

Chambers USA, Real Estate, 2011-2026

Selected to Kentucky Super Lawyers, 2013-2026

The Best Lawyers in America®, Real Estate, 2015-2027, "Lawyer of the Year," 2020

Frost Brown Todd Mentor of the Year, 2010, 2012

Leadership Louisville Center, 2010 "Connector"

Louisville Business First 2009 Forty Under 40 Award Winner

LEED Green Associate™ accreditation received, 2009

Professional Affiliations

American College of Real Estate Lawyers, Member

Greater Louisville Inc. (GLI), the Metro Chamber of Commerce, Member

International Council of Shopping Centers, Member

Kentucky Bar Association, Member

Kentucky CCIM Chapter, Member, Board of Directors, 2019-2025

Louisville Bar Association, Member, Real Estate Section Chair, 2014

Mortgage Bankers Association, Originations Council and Servicers Council, Member

Civic Activities

American Red Cross – Louisville Chapter, founding members of the Crossing Generations Society

Bingham Fellows, Class of 2021 (Leadership Louisville Center)

Farmington Historic House, Board of Regents, 2008-2009

Focus Louisville, Class of 2008 (Leadership Louisville Center)

Greater Louisville Inc. (GLI), Board of Directors, 2010-2011

Ignite Louisville, Class of 2010 (Leadership Louisville Center)

Kentucky Board of Housing, Building and Construction, 2015-2016

March of Dimes, Greater Kentucky Chapter, REACH Award Committee 2014-2015

Leadership Louisville Center, Board of Directors, 2010-2011; 2018-2023, Counsel and Executive Committee 2020-2023

Legal Aid Society, Justice for All Campaign Member, 2018-2022, Chair 2018

Louisville Energy Alliance (LEA), Board of Directors, 2011-2014

Olmsted Parks Conservancy, Board of Trustees, 2016-2018

University of Michigan Alumni Association, Louisville Chapter, Board of Directors, 2007-2011

Young Professionals Association of Louisville (YPAL), Board of Directors, 2008-2012, President 2010-2011

Firm Committees

Executive Committee, Member

Diversity, Equity, Inclusion & Belonging Committee, Member

Opinion Committee, Member

Former Partner-in-Charge, Louisville office

Former Real Estate Service Team Leader

Sustainability Committee, former Member and former Chair

Presentations

Geoff frequently presents on legal issues impacting the real estate industry at local, regional and national conferences and seminars. He has made continuing education presentations for lawyers, real estate professionals, engineers, architects and accountants for the following organizations: the International Council of Shopping Centers (ICSC), Kentucky Chapter of CCIM (Certified Commercial Investment Member), Louisville Bar Association (LBA), the Building Owners and Managers Association (BOMA), Health Enterprises Network, the American Institute of Architects (AIA), the U.S. Green Building Council (USGBC), the Construction Specifications Institute (CSI), the American Concrete Institute (ACI), Lorman Education Services and the National Business Institute. He has discussed real estate finance, sustainability issues for retail properties, lender liability, green leasing and ethics in real estate transactions. He also regularly writes articles on a variety of commercial real estate issues in business journals and legal periodicals.

Featured Articles

The Beyond Agency Series: What Should a Borrower Focus on When Negotiating Transfer Provisions in Private Capital and CMBS Loan Documents?

The Briefing | Commercial Development Industry

The Beyond Agency Series: What Should a Borrower Pay Attention to When Negotiating CMBS or Private Credit Cash Management Terms?

The Beyond Agency Series: A Guide to Private Credit and CMBS Lockbox and Cash Management Account Provisions

The Beyond Agency Series: Multifamily Loans in a Higher for Longer World

Balancing the Load: Negotiating Key Issues in Carry Guaranties (Part 2)

Bearing the Weight of Stabilization: An Introduction to Carry Guaranties (Part 1)

Fuel Supply Agreements in Convenience Store and Gas Station Sale-Leasebacks: What REIT Investors Need to Know

Commercial Real Estate Distress: Practical Tax Considerations for Borrowers and Lenders in Debt-for-Equity Exchanges (Part 3)

Debt-for-Equity Exchanges: What to Consider When Your Lender Becomes Your Partner (Part 2)

Commercial Real Estate Distress: An Introduction to Debt-for-Equity Exchanges (Part 1)

Building on Borrowed Ground: Ins and Outs of Leasehold Mortgage Financing

The $12T Question: How Far Will 401(k)s Go Into Commercial Real Estate?

Retirement Dollars Could Fuel the Next Retail and Real Estate Investment Boom

Introducing the Carveout: A Commercial Real Estate Finance Blog

Sale-Leaseback Due Diligence Considerations

Reverse Build-to-Suit: Sale Leaseback Transaction with a Twist

Hotels Give the New Paycheck Protection Program 2 ½ Stars

States Focus on Commercial Mortgage Foreclosure Moratoriums

HOPE Act Aims to Provide Assistance to Commercial Real Estate Market

Tools for Multifamily HUD Insured Loans in Light of COVID-19 – Part II

Landlords, Loan Documents and Tenant Bankruptcies: Commercial Real Estate Finance COVID-19 Impact Series

The Current State of Hotel Owner Requests for Relief from Existing Lenders: Commercial Real Estate Finance COVID-19 Impact Series

Retail and Shopping Center Landlords: Commercial Real Estate Finance COVID-19 Impact Series

Tools for Multifamily HUD Insured Loans in Light of COVID-19

Hotels and COVID-19

Fannie Mae and Freddie Mac to Grant Forbearance to Multifamily Owners in Exchange for Suspension of Evictions

Enforcement of New Metro Louisville Rental Property Ordinance Set to Begin March 1

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