

**Practice Areas**

Commercial Finance

Sara W. Payne

Counsel

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Sara's practice involves advising lenders, borrowers, title insurers, and real estate professionals on complex commercial real estate transactions, with particular depth in title insurance, underwriting, and risk assessment.

Prior to joining the firm, Sara served in senior underwriting and counsel roles with national title insurance companies, most recently as Vice President and Associate Kentucky State Counsel at Fidelity National Financial, Inc.. In that role, she advised on state-level legal positions affecting real estate transactions in Kentucky, handled sophisticated underwriting matters, and routinely supported high-value and multi-site commercial transactions, including portfolio deals, mineral interests, and renewable energy projects. She is highly experienced in large commercial transactions, excelling in a deep understanding of ALTA title insurance policies and endorsements, survey, title and zoning matters, and on providing counsel on any transactions exceeding \$50 million.

Sara is recognized for her ability to navigate Kentucky-specific real estate and title issues and to translate complex legal concepts into practical guidance for clients and industry professionals. She has extensive experience working directly with lenders, agents, and counsel to structure transactions efficiently while mitigating risk, and she frequently provided legal education and training to large groups of title agents and real estate professionals across the state.

Other Info About Sara

Education

University of Louisville Brandeis School of Law, J.D., 2015, *cum laude*

University of Louisville, B.S., 2011

Professional Affiliations

Kentucky Land Title Association, Immediate Past President, 2025

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