



Charles F. James IV

Shareholder & Transaction Dept Chair

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PRACTICE AREAS

- » Business & Banking
 - › Administrative
 - › Financial Institutions
 - › Corporate, Securities & Business
- » Construction & Development
 - › Real Estate Transactions & Real Property Development
- » Environmental & Land Use
 - › Real Estate Transactions & Real Property Development
- » Real Estate
 - › Financial Institutions
 - › Real Estate Transactions & Real Property Development
- » Tribal Law

PROFESSIONAL EXPERIENCE

Charles aims to deliver reliable results to his clients. He provides reasoned and efficient analysis in real estate development, finance, and corporate transactions. He has true multistate practice with admission to practice law in both Florida and Alabama.

He represents banks and other lenders in loan originations, including construction and term loans, mezzanine and bridge loans, and on workouts, restructurings and foreclosures. Projects for which his clients have made loans include shopping centers, hotels, multifamily, mixed-use, office, parking facilities, condominiums, marinas, and retail developments, and aircraft.

He represents developers and an Indian Tribe in development projects including office towers, mixed use commercial and retail, hotels and resorts, golf courses, marinas, shopping centers, multi-family housing, commercial and residential condominiums, and residential subdivisions.

He regularly drafts and negotiates complex leases for commercial landlords, and tenants. He has experience in all aspects of State and Federal New Market Tax Credit transactions representing leverage lenders, CDEs, and QALICBs.

His most recent and ongoing activities include the representation of the developer (an Indian tribe) of 500 acres in Baldwin County, Alabama in the development, build out and lease of commercial retail space within a destination lifestyle center and amusement park, and the representation of a developer of a \$67 Million multi-building mixed use project involving residential, retail, and office development with multistory parking garage in downtown Pensacola, Florida.

He enjoys spending time with his wife and two children, watching Alabama football, and participating in triathlons and other endurance events, including two Ironman distance races.

He is the Transaction Department Chair. He issues title insurance in Florida and Alabama as an agent for all major title insurance underwriters. He is Board Certified as a Specialist in real estate law by the Florida Bar.

EDUCATION

- » J.D., Samford University Cumberland School of Law, 2002
- » M.B.A., Samford University, 2002
- » B.S., University of Alabama, 1996

HONORS

- » Super Lawyers Rising Star, 2009, 2010
- » Florida Trend's Legal Elite, Up and Comer, 2010

ADMITTANCE TO PRACTICE

- » Florida
- » Alabama

AFFILIATIONS

- » The Florida Bar, Real Property Probate and Trust
- » Escambia Santa Rosa County Bar Association
- » Baldwin County Bar Association
- » National Association of Industrial Office Properties (NAIOP)
- » Big Brothers Big Sisters of Northwest Florida, former "Big" and Board Member

CERTIFICATIONS

- » Board Certified as a Specialist in Real Estate Law by the Florida Bar