

## Paul F. Rush

Shareholder

### St. Petersburg

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## Overview

Paul Rush is a Shareholder in the Real Estate and Lending Transactions Practice Group. His practice focuses primarily on real property transactions and investments, banking, lending and finance (including Government Guaranteed Lending), acquisition, development, leasing, and the sale of commercial properties. Paul routinely assists corporate banks and associations in structuring and negotiating complex financial transactions.

Paul is an active supporter for Florida's small businesses and utilizes his business background and experience to frequently advise lenders, businesses, and business owners in matters related to commercial real estate with an emphasis on transactional and financing matters. Paul is a native Floridian who enjoys spending time with his family, college sports, golfing, fishing, and just enjoying the great outdoors.

## Representative Matters

### Real Estate and Lending Transactions

- Represented national and local lenders in all areas of commercial lending transactions, including:
  - Commercial, SBA Lending Transactions (504, 7(a), USDA, Export, Express Line of Credits), Asset-Based, and Unsecured Lending.
- Represented a regional developer in the acquisition of real property in several counties throughout southwest Florida.
- Represented a regional developer in acquiring a \$9 million commercial site in Collier County, Florida.
- Represented a local lender in connection with a \$27 million commercial loan for the purchase of a large office complex in Hillsborough County, Florida.
- Represented various landlords and tenants in the negotiation of office leases, single tenant triple net leases, and shopping center leases.

### Government Guaranteed Lending (SBA, USDA, Certified Development Companies)

- Represented a borrower in a complex \$10 million debt restructure and USDA guaranteed loan for a local marine industry business in Pinellas County, Florida.
- Represented multiple Agricultural Credit Associations and Farm Credit Banks on various multi-million dollar agribusiness financings across Florida and Southeastern United States.
- Represented local and national lenders in multiple streamlined and complex SBA 7(a) loan transactions involving collateral located in several states, including perfection of security interests in accordance with SBA requirements.
- Represented a local Certified Development Company in multiple SBA 504 closings across the State of Florida.
- Represented several local and national lenders as bank counsel for SBA 504 transaction.
- Represented a credit union in connection with several USDA Business and Industry (B&I) loan transactions nationwide for the construction of a projects including, retail businesses, hotel projects, boat manufacturing facilities, and diverse farming operations.



## Alternate Contact

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## Practice Areas

- [Real Estate and Lending Transactions](#)
- [SBA Lending](#)
- [Financial Services](#)
- [Hospitality](#)
- [Health Care](#)

## Education

- J.D., *cum laude*, Stetson University College of Law, 2013
  - *Stetson Law Review*, Marketing Editor
  - Federal Judicial Intern for the Honorable Mary S. Scriven, Middle District of Florida
  - Most-Outstanding Editor Fall 2013-*Stetson Law Review*
  - Elizabeth M. Leeman Award for Best Student Publication- Fall 2013-*Stetson Law Review*
  - Phi Delta Phi Legal Honors Fraternity, Executive Board member
  - Highest Grade Award- Negotiation and Mediation Skills
  - Highest Grade Award- Trial Advocacy
  - Highest Grade Award- Legal Research and Writing II
  - Teacher's Assistant- Legal Research and Writing I & II (2012-2013)
  - Stetson Law PT Student Class Co-President / Treasurer
- M.B.A., with honors, Stetson University, 2013
- B.A., *cum laude*, Economics/Business Administration, University of Florida, 2009

- Represented a community bank in connection with several USDA Business and Industry (B&I) loan transactions for the refinance of debt, purchase of equipment, leasehold improvements, and inventory.

#### Health Care

- Represented several medical tenants (physician groups, dental practices, and veterinary groups) in negotiation of medical office leases, including lease renewals, expansions, relocations, startup offices, and purchases.
- Represented a national lender in transactions specific to construction and compliance for Assisted Living Facility locations.

#### Hospitality

- Represented a local developer in connection with the acquisition, renovation, and negotiation of contracts for a historic hotel property.
- Represented a local restaurant group and provided legal guidance for multiple restaurant concepts, as well as the negotiation of restaurant leases at each location across Southwest Florida.

## Honors and Distinctions

- *Tampa Bay Business & Wealth*, Up & Comers, 2022
- National Association of Development Companies (NADCO) Closing Attorney Certification, March 2017-Present
- United States Small Business Administration 504 Designated Attorney
- *Tampa Magazine's Top Lawyers List*, 2022, 2024
- *Florida Super Lawyers*, Rising Star, Real Estate, 2018-2024
- *The Best Lawyers in America: Ones to Watch*, Land Use & Zoning Law; Real Estate Law, 2021-2025
- *Florida Trend's Legal Elite*, Up & Comer, Real Estate, 2019-2022

## Professional Involvement

- The Florida Bar
- American Bar Association
- Hillsborough County Bar Association
- Society of Real Estate Professionals
- Real Estate Investment Council
- International Council of Shopping Centers
- National Association of Government Guaranteed Lenders
- Florida Association of Government Guaranteed Lenders

## Community Involvement

- Leadership Tampa Bay, Class of 2020
- Bay Area Legal Services, Volunteer
- The Florida Bar, Young Lawyers Division
- Habitat for Humanity, Volunteer
- The Smile Foundation, Member and Volunteer
- Easterseals Florida, Inc., Advisory Board

## Thought Leadership

- "Ask the Attorney," Panelist, FLAGGL Small Business Lenders Conference, September 2023
- "[Tips for a Successful Commercial Loan Closing](#)," *Tampa Bay Business & Wealth Magazine*, January 2022
- "Compliant Closings" Panel, Moderator, FLAGGL Small Business Lenders Conference, September 2021
- "CARES Act: Understanding the Paycheck Protection Program/SBA Loan Eligibility Requirements," Panelist, Tampa Bay Business & Wealth Magazine's CEO Virtual Connect Series, April 2020
- "The CARES Act: What Does This Mean for Small Business Loans?" Presenter, Florida Transportation Builders' Association Webinar, April 2020
- "The Small Business Owner's Guide to the CARES Act and SBA Disaster Loan Programs," Presenter, AchievaDunedin Small Business Assistance

## Admissions

- Florida

Webinar, April 2020

- [Ask the Experts Florida's Updated Estoppel Certificates Law](#), Co-Author, *Common Ground*, September/October 2017
- "A Do-Over: Takeaways From Florida Court's Ober Revisit," *Law360*, April 2017
- "Clearing up the Confusion: Aiding Court Decisions Regarding Trademark Infringement and the Internet," *Stetson Law Review*, 2013