

# **M. Kevin Garrison**

MEMBER

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## KEVIN'S PRACTICE AREAS INCLUDE COMMERCIAL REAL ESTATE TRANSACTIONS, REAL ESTATE DEVELOPMENT, FORECLOSURE, WORKOUTS, CORPORATE LAW, BANKING LAW, AND COMMERCIAL LAW.

He regularly advises clients on all aspects of commercial real estate transactions, including but not limited to contractual and development issues, form of ownership, financing, leasing, title, and zoning. He also represents commercial lenders in various commercial loan transactions, including but not limited to real estate and construction financing, asset-based lending, SBA 504 loans, and loan workouts.

Kevin is an approved attorney for Chicago Title Insurance Company, Fidelity National Title Insurance, Commonwealth Land Title Insurance Company, and Investors Title Insurance Company. The firm conducts title examinations in all 46 counties in South Carolina and can close commercial real estate transactions, issue title opinions, and issue title insurance policies for the entire state of South Carolina.

He has written various articles, served as a panelist, and given presentations on Real Estate law, including writing and presenting a chapter on Mortgage Modifications for the book, "Practical Guide to Commercial Real Estate in South Carolina" for the South Carolina Bar. He is also a designated closing attorney under the U.S. Small Business Administration's 504 loan program.

#### AREAS OF FOCUS

- Business
- Commercial Lending and Banking Law
- Insolvency and Creditors' Rights
- Real Estate

# **MERITAS**<sup>®</sup> LAW FIRMS WORLDWIDE

#### **REPRESENTATIVE MATTERS**

- Represented real estate developers in the acquisition of land residential lot development, restaurant parcels, golf course acquisition, and multi-family/student housing.
- Represented Certified Development Corporations in South Carolina for the closing of SBA 504 loans as a designated SBA attorney.
- Represented sellers and buyers as local counsel and title insurance agent in all aspects of commercial real estate transactions including but not limited to contractual and development issues, form of ownership, financing, leasing, title, and zoning.
- Served as an approved attorney for Chicago Title Insurance Company, Fidelity National Title Insurance, Commonwealth Land Title Insurance Company, and Investors Title Insurance Company, conducting title examinations throughout the entire State of South Carolina, and issuing title opinions and title insurance policies for such companies.
- Represented lenders in all aspects of commercial loan transactions including but not limited to real estate and construction financing, asset-based lending, SBA 504 loans, and loan workouts.
- Served as local counsel and title counsel for the acquisition of two multi-million-dollar apartment complexes in Charleston, S.C.
- Served as title counsel for the acquisition of a \$50 Million student housing project in Clemson, S.C.
- Served as title counsel for the acquisition of land for a \$50 Million student housing project in Columbia, S.C.

### **RANKINGS AND RECOGNITION**

- AV Peer Review Rated by Martindale-Hubbell
- · Best Lawyers in America
  - Real Estate Law (2013-2025)
  - Litigation Real Estate (2024, 2025)
- Columbia Business Monthly Legal Elite of the Midlands
  - o Commercial Real Estate (2016, 2020- 2024)
- SCBIZ News 'Power List'
  - Real Estate Attorneys (2022)

#### PUBLICATIONS AND SPEAKING ENGAGEMENTS

- Contributing Author, *Practical Guide to Commercial Real Estate in South Carolina, Second Edition,* South Carolina Bar CLE Division (2024)
- Presenter, "Hot Topics in Commercial Transactions & Practice of Law," Palmetto Paralegal Association Fall Half-Day Seminar (October 2023)
- Panelist, "We Built This City (On Rock & Roll): Community Building-Development for Small Business," South Carolina Bar Convention, Greenville (January 2017)
- Author and Presenter, chapter on Mortgage Modifications for the book, <u>Practical Guide to Commercial Real Estate in South Carolina</u>, South Carolina Bar (November 2012)

# **MERITAS**<sup>°</sup> LAW FIRMS WORLDWIDE

- Co-Author and Presenter, "Fundamentals of Real Estate Closings in South Carolina," Lorman Education Services (March 3, 2006)
- Co-Author and Presenter, "Fundamentals of Real Estate Closings in South Carolina," Lorman Education Services (February 17, 2006)
- Co-Author and Presenter, "Commercial Real Estate Financing in South Carolina," Lorman Education Services (May 17, 2005)
- Co-Author and Presenter, "Managing the Residential Real Estate Closing for the Paralegal in South Carolina," Institute for Paralegal Education (June 4, 2003)
- Co-Author and Presenter, "Managing the Residential Real Estate Closing for the Paralegal in South Carolina," Institute for Paralegal Education (March 8, 2002)

#### PROFESSIONAL AND COMMUNITY INVOLVEMENT

#### Professional

- American Land Title Association
- National Association of Development Companies
- Palmetto Land Title Association
- Richland County Bar Association

#### Community

- Clemson University
  - Board of Visitors (2018–2022)
- Oliver Gospel Mission
  - Board of Directors (2011-2021)
- Lexington County
  - Youth Football Coach (2013, 2015)
  - Youth Soccer Coach (2006-2010)

### CREDENTIALS

#### **Bar Admissions**

South Carolina Bar

#### **Court Admissions**

- U.S. District Court for the District of South Carolina
- Education

# **MERITAS**<sup>°</sup> LAW FIRMS WORLDWIDE

- University of South Carolina School of Law, J.D. (1999)
  - Moot Court Bar
  - $\circ\,$  CALI Award for Real Estate Transactions II
- Clemson University, B.S. in Construction Science and Management, cum laude (1993)

### **RELATED INDUSTRIES**

- Banking and Financial Services
- <u>Corporate and Business</u>
- Real Estate
- Retail

