



Rachel Lusk Stine

Associate



Rachel's practice is focused on commercial real estate law and asset-based commercial lending. Her experience includes closing on a wide variety of properties in Ohio and throughout the country, such as hotel, apartment, condominium, office, retail, nursing home, medical office and other commercial properties. Furthermore, she has experience in the purchase and sale of loans and loan servicing, including loan participations and syndications.

Rachel's experience also includes drafting and negotiating real estate matters on behalf of developers, such as acquisition and sales contracts, drafting leases and analyzing title and survey matters.

Bar Admissions & Activities

- Member, Ohio State Bar Association
- Member, Columbus Bar Association
- Board Member, Columbus Bar Association Real Property Law Institute Planning Committee

Education

- Capital University Law School (J.D., *summa cum laude*, 2014); Order of the Curia; Articles Editor and staff member, *Capital University Law Review*; Presidential Merit Scholarship
- Miami University (B.A., *summa cum laude* political science, 2011); Ohio Leader Scholarship; Gary L. Best Memorial Scholarship; 2011 Recipient, The Howard White Award for seniors who have excelled in scholarship and leadership; Alan and Sondra Engle Prize in Political Science for showing outstanding promise in the field of law; Junior Recognition Award for Excellence in Scholarship
- Miami University John E. Dolibois European Center, Differdange Luxembourg

Awards & Recognition

- Rising Star, *Ohio Super Lawyers* (Real Estate: Business), 2019

Professional & Community Activities

- Member, Bricker & Eckler Non-Partner Advisory Committee

CONTACT INFORMATION

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INDUSTRIES & PRACTICES

Real Estate
Banking & Financial Services



Rachel Lusk Stine

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- Member, Columbus Real Estate Women's Networking Group

Experience

30-day hotel loan deal closing

Represented a bank in a hotel loan deal in which it was extremely important to the bank's customer, the borrower, to close the deal in less than 30 days. As our team dug into the diligence, it became clear that this deal was significantly more complicated than it was initially described by the borrower. However, despite the tight turnaround and roadblocks, the deal closed on time.

\$29 million construction financing of mixed-use development

Represented a lender in connection with \$29 million construction financing of 132 apartments plus 6,587 square feet of retail and office space, including 253 parking spaces with structured parking in the new building. The debt transaction was syndicated and included mezzanine financing and a ground lease.

\$51 million mixed-use development financing

Represented a lender in connection with a \$51 million loan involving a credit facility for the acquisition of a pool of retail properties located in Ohio and Indiana.

Financing of ambulatory surgery center and medical office building

Represented a national bank in connection with the \$20+ million construction financing of a new medical facility in the Columbus area.

Retail shopping center redevelopment

Represented a national bank in connection with the \$15 million refinancing of existing debt for the redevelopment of a retail shopping center.

Historic tax credit rehabilitation of Short North office and retail space

Represented a bank in connection with the construction and historic tax credit financing of a retail and office space in Columbus' Short North district.

Refinance of a Florida island

Represented a national bank in connection with the \$22+ million refinance of an island located off the coast of Florida.



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Revolving line of credit loan for housing development

Represented a lender in connection with a \$7.5 million revolving line of credit loan for the acquisition and construction of a single family residential development.

Hotel financing

Represented a national bank in connection with the \$8+ million refinance of a hotel in Savannah, Georgia.