



Ann Tipton Francis

Associate

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Ann Tipton Francis is a commercial lending and real estate attorney, assisting clients with various financing needs and in the acquisition, leasing, and disposition of commercial real estate.

Based in the Memphis office, Ann Tipton represents banks and other clients on secured lending matters including loans for construction, acquisition, and refinance purposes as well as loans secured by stock and other personal property. She counsels lenders and agent banks on direct and syndicated loan transactions and also advises borrowers on various asset-based loans.

Ann Tipton also assists private businesses, financial institutions, commercial real estate developers, and real estate investment trusts (REITs) with all aspects of commercial real estate transactions, including negotiation of commercial leases for landlords and tenants. She also counsels clients on real estate matters for conservation easement private placement offerings.

Representative Matters

- Represented a national bank on numerous commercial and asset-based loans secured by accounts receivable, inventory, and equipment, including numerous auto-dealer finance and consumer finance company loans.
- Represented a national bank as administrative agent on numerous syndicated loans secured by multi-state retail store properties totaling more than \$50 million.
- Represented a national bank on correspondent loans made to bank holding companies secured by the subsidiary bank's stock.
- Represented a publicly-traded REIT in connection with more than \$120 million in construction loans to self-storage facility operators around the country.
- Represented Kentucky-based owner of a 450,000-square foot office tower complex in its leasing transactions.
- Assisted the corporate real estate department of a national bank in all aspects of its real estate needs, including acquisitions, dispositions, branch and office leases, and multiple sale/leaseback transactions.
- Assisted an issuer/promoter with real estate aspects of a series of conservation easement transactions financed through nationwide private securities offerings.
- Assisted a national restaurant chain with the transfer of approximately 300 locations in connection with a sale to private equity firm.
- Represented a privately-owned real estate development company in the acquisition and development of real estate across the United States for commercial use.
- Represented a group of affiliated air ambulance companies in ground leasing sites for new bases around the country.
- Represented lead bank on aggregate \$89 million construction loans to multiple borrowers to finance Parke West, a mixed-use condominium project consisting of apartments, retail, a dual-branded hotel, and associated parking garage in West End, Nashville.
- Represented a lender on a \$22.5 million real estate loan to refinance a hotel in Pigeon Forge, Tennessee.



Professional Honors & Activities

- Tennessee Bar Association
- Memphis Bar Association
- The Loan Syndications and Trading Association



Speaking Engagements

- "Banking and Financial Industry Trends for In-House Counsel," Baker Donelson CLE program (July 2019)
- "Title Insurance from Start to Finish," National Business Institute Seminar, Memphis, Tennessee (August 2017)



Webinars

- LIBOR Phase-Out: What's Next? (June 2019)



Education

- University of Georgia School of Law, J.D., 2015, cum laude
 - Articles Editor – *Georgia Law Review*
 - Teaching Assistant – Legal Research and Writing
- Furman University, B.A., 2012, magna cum laude
 - Member – Phi Beta Kappa Honor Society



Admissions

- Tennessee, 2015