



Amber Cain Varner*

Associate

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Amber Varner is a commercial lending and real estate attorney who assists clients with various financing needs related to the acquisition, leasing, and disposition of commercial real estate.

Based in the Memphis office, Amber represents banks and other clients in secured lending matters, including loans for construction, acquisition, and refinancing 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 advises borrowers on various asset-based loans.

Amber assists private businesses, financial institutions, commercial real estate developers, and real estate investment trusts (REITs) with all aspects of commercial real estate transactions, such as title and survey review and the negotiation of commercial leases for landlords and tenants. She also counsels clients on real estate matters related to conservation easement private placement offerings.

During law school, Amber served as the casenote/comment editor for the *Mississippi College Law Review* and the public relations chair of the Moot Court Board. She also worked as a law clerk and associate attorney for a small Mississippi law firm.



Representative Matters

- Served as lender's counsel for the correspondent banking division of a financial services company on a \$60 million term loan to a bank holding company for the financing of an acquisition, by merger, of a financial corporation and its community bank.
- Advised a U.S. subsidiary of a Japanese automotive parent company on a \$340 million sale and leaseback of four warehouse and distribution properties located in California, Texas, Illinois, and New Jersey.
- Represented a large regional bank in a \$30 million term loan to a Mississippi-based bank holding company, secured by the holding company's bank stock.
- Served as lender's counsel to a large regional bank in a \$3.25 million term loan for the purchase of assets of a Nashville-based brewing company by a Memphis-based brewing company, with the loan secured by assets of both companies.



Professional Honors & Activities

- Member – Jackson Young Lawyers (2022 – present)
- Member – Capital Area Bar Association (2022 – present)



Education

- Mississippi College School of Law, J.D., 2022, magna cum laude
 - Casenote/Comment Editor – *Mississippi College Law Review*
- University of Mississippi, B.A., 2019, magna cum laude



Admissions

- Mississippi, 2022

- Mississippi Supreme Court
- Mississippi Court of Appeals
- U.S. District Court for the Northern and Southern Districts of Mississippi
- Fifth Circuit Court of Appeals
- Tennessee, pending

* Baker Donelson professional admitted to the practice of law in Mississippi; Tennessee bar application pending.