

KELSIE M. KUNSTLER

ASSOCIATE

Miami
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Kelsie Kunstler serves as lead transactional counsel in commercial real estate financing matters, representing national and regional financial institutions in acquisition, construction, and permanent loan transactions.

Her practice encompasses complex construction financings, participant and syndicated lending arrangements, letter of credit facilities, and large-scale acquisition transactions, as well as multi-property and multi-state portfolio credit facilities. Kelsie regularly leads the structuring, drafting, negotiation, and execution of cross-collateralized and consolidated loan structures, amended and restated credit facilities, future advance transactions, and layered guaranty frameworks.

Kelsie represents Florida-based financial institutions in loan transactions involving real estate assets located both within and outside of Florida, including New York, New Jersey, Colorado, Texas, Georgia, Illinois, Indiana, Puerto Rico, and the U.S. Virgin Islands. For matters involving assets outside of Florida, she works in coordination with local counsel to address jurisdiction-specific legal requirements while serving as lead transactional counsel responsible for overall deal execution.

PRACTICE AREAS

- Real Estate
- Banking and Financial Institutions
- Business Organizations, Acquisitions and Conveyances
- Public Sector Land Conveyances
- Public/Private Partnership (P3) Transactions

ADMISSIONS

She manages transactions from inception through closing, serving as the principal attorney responsible for documentation, negotiation with borrower's counsel, coordination of title and survey review, and oversight of transaction logistics. Her experience includes structuring complex financing arrangements, navigating multi-jurisdictional recording requirements, and addressing tax-sensitive components of real estate transactions.

In addition to her institutional lending practice, Kelsie advises municipal entities on real estate acquisitions, dispositions, development agreements, and public-private initiatives. She has negotiated significant commercial purchase and sale transactions involving prominent South Florida and national developers, providing strategic guidance in high-value acquisition and disposition matters.

Kelsie also represents commercial landlords and tenants in the negotiation and drafting of retail, office, and mixed-use lease agreements and amendments, providing a comprehensive understanding of real estate transactions from both the financing and operational perspectives.

Kelsie earned her LL.M. in Real Property Development from the University of Miami School of Law. She remains actively engaged with the Real Property Development program and regularly participates in alumni initiatives and professional programming, supporting the continued development of future real estate practitioners.

AWARDS & RECOGNITION

- Lawdragon, 500 X – The Next Generation guide, 2026
- Best Lawyers in America, Ones to Watch, 2025-present

- Representative Experience

Representative Experience

- Represented Florida-based financial institutions in multi-property and multi-state portfolio financings involving cross-collateralized commercial real estate assets.
- Served as lead transactional counsel in construction and acquisition financings for commercial and mixed-use developments.
- Negotiated and documented large-scale commercial purchase and sale transactions involving prominent South Florida and national developers.
- Advised lenders in participant and syndicated loan transactions, including negotiation and documentation of participant arrangements.
- Structured and documented amended and restated credit facilities consolidating prior indebtedness with new money components.
- Advised municipal entities in connection with real estate acquisitions and development-related transactional matters.
- Represented commercial landlords and tenants in negotiation of retail and office lease agreements and

Florida, 2019

EDUCATION

- University of Miami School of Law, LL.M. in Real Property Development, 2020
  - Swire Scholar
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  Ave Maria School of Law, J.D., 2019
  - Academic Merit Scholar
  - CALI Excellence Award for Advanced Contract Drafting
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  University of Missouri, B.A., 2012

amendments.