



Lewis is a partner in the Firm's Business Transaction Division and has more than 35 years of experience in the areas of banking, commercial finance, regulatory compliance, and commercial transactions. He regularly represents financial institutions in a variety of matters, including deposit operations, online and mobile banking, vendor contracts, loan operations, commercial finance, loan documentation, and regulatory matters, including the Bank Secrecy Act, USA PATRIOT Act and regulations of the Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Office of Foreign Assets Control (OFAC), the Federal Reserve Board, and the Florida Office of Financial Regulation.

With respect to commercial finance, he regularly represents lenders in real estate and asset-based lending, documentation, closing, and title insurance.

With respect to operational matters, Lewis regularly advises banks regarding Account Control Agreements, Escrow Agreements, trusts and legal process, including garnishments, subpoenas, negotiation of checks, drafts and other instruments, compliance with state and federal banking laws and regulations, negotiating and drafting agreements with vendors and customers, and developing bank policies and procedures.

He also represents banks, individuals, and investors with respect to new loan transactions and modifications, real estate purchase and sales, and leasing of facilities, including branch offices.

Prior to joining the Firm, Lewis was a former general counsel to a Florida-based national bank, focusing on regulatory compliance,

PRACTICE AREAS

- [Banking and Financial Institutions](#)
- [Real Estate](#)

ADMISSIONS

Florida, 1979

U.S. District Court Southern
District of Florida, 1980

U.S. District Court Middle
District of Florida, 1980

U.S. Court of Appeals 11th
Circuit, 1982

deposit operations, treasury management and documentation of complex commercial loan transactions, as well as outside general counsel for a number of community banks.

EDUCATION

Stetson University College of Law, J.D., 1979

Boston University, B.A., *cum laude*, 1976

AWARDS & RECOGNITION

- Best Lawyers in America®, Real Estate Law, 2022
- “AV” Preeminent™ Rated by Martindale-Hubbell, 2005 - present
- *South Florida Legal Guide*, Top Lawyers, 2005 - present
- *South Florida Business Journal*, “Power Leaders” in Banking & Finance, 2016
- [Press Mentions](#)
- [Representative Experience](#)
- [Publications](#)
- [Reported Cases](#)

Press Mentions

- *Is Bitcoin Money? Judge’s Ruling Reignites Regulation Questions*, Daily Business Review, July 26, 2016
- *Community bank deposits at high, spotlighting loans targets*, Miami Today, May 26, 2016
- *Association Lawyers Get New Florida Bar Certification*, Daily Business Review, January 29, 2016
- [*MONEY LAUNDERING: Feds moves to strip secrecy from cash real estate deals in Miami*](#), South Florida Business Journal, January 13, 2016
- [*Grab the Drano! New Mortgage Disclosure Rules Could Clog Real Estate Pipeline*](#), Daily Business Review, September 16, 2015
- *The legal side of bank consolidation*, South Florida Business Journal, May 2015
- *Macy’s property in downtown Miami sells for \$15.55M*, South Florida Business Journal, January 2, 2013

Representative Experience

- Represented the Seller’s in the sale of the historic Macy’s Department Store on Flagler Street, Downtown Miami.
- Successfully represented a national bank before OFAC in connection with a wire transfer inadvertently made in violation of sanctions imposed by the U.S. Department of State and Treasury.
- Represented a governmental entity in a major land acquisition for development of hospital and medical facilities in Broward County, Florida.

Publications

- *Banks Remain Cautious About Medical Marijuana*, Daily Business Review, November 22, 2016
- [*Bank Secrecy Act – Financial institution inquiries regarding your trust account transactions*](#), *South Florida Legal Guide*, September 4, 2012
- *Bureau Expands Regulation of Residential Mortgage Loan Transactions*, *Florida Law Journal*, October 23, 2010

Reported Cases

- *Berger v. Contino*, 800 So.2d 288 (Fla. 3rd DCA 2001)
- *WHUD Real Estate Ltd. Partnership v. Oak Grove, Ltd.*, 699 So.2d 842 (Fla. 3rd DCA 1997)

- Role Model Builders v. Lanzetta, 813 So.2d 200 (Fla. 3rd DCA, 2002)
- Harper v. United National Bank, 626 So.2d 633 (Fla. 3rd DCA, 1993)
- Browd v. United National Bank, 575 So.2d 266 (Fla. 3rd DCA, 1991)