# Matthew R. Payne

Associate

**St. Petersburg**
200 Central Avenue
Suite 1600
St. Petersburg FL 33701

Direct Line: (727) 820-3967

Fax: (727) 820-0835
Email: MPayne@trenam.com



## Alternate Contact

Mariella Stevens
Legal Assistant
(727) 820-3969
MStevens@trenam.com

## Practice Areas

- Real Estate and Lending Transactions

## Education

- J.D., University of Kentucky College of Law, 2019
- B.A., Wake Forest University, 2012

## Admissions

- Florida

## Overview

Mat is an associate in the Firm's Real Estate and Lending Transactions Practice Group where he represents clients in the full spectrum of real estate and lending transactions. Mat's practice is primarily focused on representing developers, non-profit organizations, and religious institutions, in all aspects of affordable housing development, from site acquisition, financing, and refinancing, through operational matters. Mat has represented clients in developing over 1,000 new affordable housing units throughout the State of Florida, financed by over $350 million from city, county, and state governments, private investors, non-profit lending institutions, and conventional lending institutions. Mat also represents borrowers and institutional lenders in connection with real estate financing transactions including multi-state transactions and acquisitions, portfolio transactions, and small business loans.

## Representative Matters

- Represented a non-profit organization, as co-developer, in obtaining $39.7 million in county and state loans, and low-income housing tax credit (LIHTC) equity investments, to develop a 120-unit affordable housing community in Orange County.
- Represented a religious institution, as co-developer, in obtaining $29.3 million in county and state loans, and LIHTC equity investments, to develop an 80-unit affordable housing community in Collier County.
- Represented a non-profit organization, as co-developer, in obtaining $28.1 million in county and state loans, and LIHTC equity investments to develop a 60-unit affordable housing community, in Manatee County.
- Represented a non-profit organization in obtaining $8.9 million in state and county loans and grants to develop a 21-unit affordable housing community in Pinellas County.
- Represented a regional self-storage company in connection with refinancing a $13.7 million portfolio loan.
- Represented a national lending institution in connection with a $5 million unsecured line of credit.

## Honors and Distinctions

- *The Best Lawyers in America: Ones to Watch*, Real Estate Law, 2027
- *Florida Super Lawyers*, *Rising Stars*, Real Estate, 2026

## Professional Involvement

- St. Petersburg Bar Association

## Thought Leadership

- *When Nowhere Becomes Somewhere: Gentrification in Rural Communities*

*and How Proactive Community Planning and a Progressive Property Valuation System Can Stem the Tide*, 107 Ky. L. J. 727, 2019