

## Experience

For over 35 years Lisa Lowe has worked with and in the financial services and real estate industries assisting clients with complex and sophisticated transactions. Utilizing multi-level financial structures and alternative financing opportunities, Lisa helps her clients design and implement practical and innovative solutions to the challenges facing real estate and financial professionals today. Passionate about the community development industry since its infancy in the mid-1990s, Lisa also has extensive experience working with individuals and organizations in the formation, grant and tax credit applications, and certification of de novo and non-depository community development financial institutions. She assists lenders and borrowers with troubled debt restructurings and loan workouts, and advises clients on state and federal regulatory compliance issues. Lisa prides herself on her integrity as counsel to her clients, a "team player" with her colleagues, and the strong relationships she has developed with both over the years.

In addition to her extensive experience in all areas of lending, commercial real estate transactions, and public sector financing and development, Lisa's community work has included significant involvement in organizations dedicated to improving the economic development in the communities they serve.

## Representative Matters

- Represented lenders and borrowers in sophisticated commercial credit transactions, including alternative financing transactions, tax credits, TIF financing, bond financing and New Community Authorities.
- Represented nonprofit organization in governance matters and development of loan program, including obtaining tax exempt status and CDFI certification.
- Served as Project Attorney for County Demolition Bond Program.
- Represented creditors in compliance matters involving privacy regulations, FDCPA and FCRA.
- Managed nonperforming loan portfolio, including retention and supervision of local counsel.
- Served as Project Attorney for housing authority in NSP II financing, LIHTC, and bond financing for development of multiple low-income senior housing projects.
- Represented community bank in developing and implementing innovative bridge loan program for emerging technology companies receiving loans and grants from government entities.
- Represented lenders in negotiating, structuring, and documenting credit facilities in troubled debt restructurings and workouts.
- Represented nonprofit organization in development of first-impression facility for developmentally disabled adults, including obtaining tax exempt status, corporate and financial transactions.
- Instrumental in the formation of one of the first nonprofit corporations funded by investments from foundations and government entities, dedicated to providing and improving the quality of child care available to low income families. Served as general counsel to the corporation, providing a broad range of legal services to its officers and directors.

## Lisa A. Lowe

Partner



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**Practice Areas:**

- Business & Corporate
- Finance
- Real Estate

**Bar Admissions:**

- Ohio
- Illinois
- New York
- Colorado

**Education:**

- University of Florida | Bachelor of Arts with High Honors, Political Science, June 1976
- University of Denver College of Law | Juris Doctor; Master of Science in Judicial Administration, June 1979



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## **Civic and Professional Involvement**

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- Member of the American Bar Association (1979-Present)
- Member of the Cleveland Metropolitan Bar Association (2010-Present)
- Member of the Turnaround Management Association of Ohio (2012-Present)
- HFLA of Northeast Ohio; Board of Directors (2010-Present); President (2016-2019); Vice President-Loan Policy (2012-2016)
- Bridge to the Future Task Force-Jewish Community Federation of Cleveland (2009-2018)
- Woodstock Institute, Former Member of Board of Directors

## **Accomplishments**

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- Ohio Super Lawyers (2015-2022)
- Illinois Super Lawyers (2005-2006)

## **Publications**

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- *The Ambiguity Continues: What does the Red Flag Program Clarification Act of 2010 Clarify?* (Author, Cleveland Metropolitan Bar Journal, January 2012)
- *Don't Put the Cart Before the Horse: Assignment of Note and Mortgage Must Be Obtained Before Filing Foreclosure Complaint* (Author, Cleveland Metropolitan Bar Journal, November 2012)