

## Attorney profile



### M. KEVIN GARRISON

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#### PRACTICE AREAS

- Business Organizations
- Commercial Transactions
- Real Estate
- Bankruptcy and Creditor's Rights

#### EDUCATION

University of South Carolina School of Law, Columbia, SC; J.D.  
*Honors:* Moot Court Bar, Member;  
Recipient, CALI Award for Real Estate Transactions II

Clemson University, Clemson, SC, B.S.  
*Honors:* Cum Laude  
*Major:* Construction Science and Management

Mr. Garrison is a 1993 graduate of Clemson University with a Bachelor of Science degree in Construction Science and Management. He attended the University of South Carolina School of Law and received his Juris Doctor degree in 1999. While at USC, Mr. Garrison was a member of the Moot Court Bar and the recipient of the CALI Award for Real Estate Transactions II. He is a member of the Richland County Bar and the South Carolina Bar.

Mr. Garrison's practice areas include commercial and residential real estate transactions, real estate development and community association law, foreclosure, workouts, corporate law, banking law and commercial law. He regularly advises clients on contractual, development, financing, leasing, title, 1031 tax-free exchanges and zoning issues affecting real estate. He has performed and managed all aspects of commercial and residential real estate transactions including, but not limited to, performing title examinations, conducting real estate closings and preparing title insurance policies and title opinions. Mr. Garrison is currently an approved attorney for Chicago Title Insurance Company and Investors Title Insurance Company.

Mr. Garrison has advised and counseled financial institutions on regulatory matters involving Real Estate Settlement Procedures Act, Truth-In-Lending, Office of Thrift Supervision, FDIC, Office of the Comptroller of the Currency, Article 9 of the Uniform Commercial Code, Gramm-Leach-Bliley Privacy Act, mortgage banking regulations and South Carolina law. He represents both borrowers and commercial lenders (ranging from local community banks to national institutions) in all aspects of commercial loan transactions, including, but not limited to, real estate and construction financing, asset-based lending, SBA504 loans and loan workouts. Mr. Garrison is also a designated SBA504 closing attorney.

He also counsels clients on business matters such as corporate formation (choice of entities from limited liability companies to corporations) and general operational matters.

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