



JOHN T. LUDLOW

Shareholder

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PRACTICE EMPHASIS

Real Estate

Finance & Banking

General Business

For more than thirty years, John has represented parties who buy, sell, exchange, develop, lease, title insure and finance real estate. His clients include title insurance companies, banks, construction companies, design professionals, owners and tenants of commercial properties, and a broad array of western Washington business owners and individuals. John is experienced in providing transactional advice and preparing contracts, and has also represented innumerable clients in lawsuits, arbitrations and mediations. His goals have always been to communicate well with his clients and to provide high quality, timely and cost-effective legal services.

REPRESENTATIVE MATTERS

- Represented numerous lenders in (a) the preparation of loan documents; (b) challenges to the validity and/or priority of their deeds of trust; (c) workout and forbearance negotiations; (d) foreclosures; (e) suits to collect deficiencies in commercial loans; and (f) resolving title and development issues following foreclosure.
- Represented a purchaser in the purchase and financing of a multi-million dollar office/warehouse property and its conversion to a self-storage facility.
- Represented an owner in a two-part loan transaction involving (a) a \$9 million refinance, and (b) a loan of \$2 million for expansion of an office building and marina.
- Successfully defended a lender in a lawsuit alleging it had violated Washington's Consumer Protection Act and had slandered title to a piece of property by accepting an assignment of a deed of trust.
- Successfully represented a property owner in a five parcel Boundary Line Adjustment Application to King County that involved wetlands and sensitive areas complications.
- Prepared reciprocal easement agreements for adjacent Lake Sammamish property owners.
- Successfully defended owners and lenders in several lawsuits filed by contractors and subcontractors to foreclose contractor's liens

ARTICLES AND PRESENTATIONS

John has published instructional materials for, and been a frequent speaker at, numerous continuing legal education seminars on real estate finance, title insurance, real estate litigation, commercial deed of trust foreclosures, suits for deficiency judgments and construction liens.

John has also conducted numerous in-house bank seminars on loan document preparation, lenders' remedies when borrowers default and the role of title insurance.

EDUCATION

J.D., University of Washington

Washington Law Review member; he published an article and served on the Editorial Board as a Recent Developments Editor

M.B.A., Amos Tuck School of Business Administration, Dartmouth College

B.A., in Economics, Dartmouth College

HONORS / AWARDS / UNIQUE RECOGNITION

"AV" rated by Martindale-Hubbell*, the highest rating attainable by members of the legal community
Named Super Lawyer by *Washington Law & Politics*.

Rated "Excellent" by Avvo, a nation-wide internet rating service of attorneys.