



## Edward L. Kelly

### Shareholder

1301 Riverplace Boulevard  
Suite 1500  
Jacksonville, FL 32207  
Office: 904.346.5570  
Fax: 904.396.0663  
Email: ekelly@rtlaw.com

### Practice Areas:

- Banking
- Commercial Lending
- Public Finance

### Education:

University of Florida, B.A.

University of Florida School of Law, J.D., *with honors*

Mr. Kelly's practice includes a number of areas of banking law, including commercial lending (mortgage lending and asset based lending), Uniform Commercial Code issues (including secured transactions), letters of credit and general banking operational issues (including account ownership disputes, check forgeries, final payment issues and setoff). His representative clients include national banks, regional banks and a number of community banks. Mr. Kelly also provides advice to banking clients in connection with loan workouts and issues of lender liability.

### Bar Association Memberships:

- The Florida Bar

### Awards & Distinctions:

- AV Preeminent Rating®, Martindale-Hubbell
- *The Best Lawyers in America*® (Banking & Finance Law), 2007–2022
- *The Best Lawyers in America*® (Litigation – Banking & Finance), 2018-2022
- *The Best Lawyers in America*® (Real Estate Law), 2019-2022
- *Best Lawyers*® 2020 Jacksonville Banking and Finance Law "Lawyer of the Year"
- Order of the Coif
- Member, Phi Beta Kappa
- Recipient, Lifetime Achievement Award from Challenge Enterprises, 2014

### Professional and Community Involvement:

- Member, Uniform Commercial Code Committee, American Bar Association
- Board of Directors, Columbia Theological Seminary, 2001 - 2008
- Board of Directors, local and state levels, Children's Home Society of Florida, 1983 - 2008
- Board of Directors, Challenge Enterprises, 1991 - Present
- Moderator, Permanent Judicial Commission, Synod of South Atlantic, Presbyterian Church (USA), 2007 - Present
- Past Chair of Coordinating Counsel, Presbytery of St. Augustine, 1995 - 1997
- Elder, First Presbyterian Church, Green Cove Springs, Florida

### Client Successes:

Served as Bank counsel for two national banks in over 225 transactions involving construction loans and letter of credit enhancement, totaling more than \$1 billion in public and private financing, for Title 42 Low Income Housing Tax Credit projects in a number of states, including Florida, Georgia, Texas and Pennsylvania.