



BRUCE T. LOWER

PARTNER

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Bruce T. Lower is a partner in the Orlando office of Shutts & Bowen LLP, where he is a member of the Real Estate Practice Group.

Bruce focuses his practice on loans secured by real property (including construction loans), the acquisition and disposition of real property, and real property development. He advises clients on the financing, acquisition, development and operation of real property in many asset classes, including multi-family residential, office, retail, healthcare, industrial, timeshare and fractional ownership, resort condominiums, condominium hotels, and master planned mixed-use projects. Bruce also represents clients in entity sale transactions and structured finance transactions (including securitizations, loan facilities and loan sale transactions).

Prior to joining the firm, Bruce additionally advised on matters related to private equity transactions in the hospitality and commercial real estate industries, regulatory matters with respect to the offer, sale and financing of real property interests, mortgage lender and mortgage servicer licensing and regulation, consumer protection and consumer finance with respect to the sale of real property, homeowners' association management, vacation and travel clubs and exchange programs, as well as debt collection licensing and practices.

Practice Areas

Commercial Lending

Real Estate

Industry Focus

Real Estate

Bruce T. Lower

Accolades

- *Best Lawyers in America*, Ones to Watch, Real Estate Law, 2023, 2024, 2025

Education

- University of Florida Levin College of Law, J.D., 2014
- University of Florida, B.A., History and Political Science, *cum laude*, 2011

Bar Admissions

Florida

Professional and Civic

- American Resort and Development Association (ARDA), Chairman's League Member (2015-present)
 - Timeshare Young Professionals Group (TYPG)
 - Co-Chair and Founder (2018-present)
- Orlando Economic Partnership, Leadership Orlando, Class 98

Publications

- Co-Author, "Spotlight on Mexico: Recent Elections and Their Impact on the Timeshare Industry," *ARDA Development Magazine*
- Author, "TYPG 'March Madness' a Time for Reflection," *ARDA Development Magazine*