



MARGARET "PEGGY" A. ROLANDO

PARTNER

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Margaret A. ("Peggy") Rolando is a partner in the Miami office of Shutts & Bowen LLP, where she is a member of the Real Estate Practice Group. A Martindale-Hubbell AV® rated attorney, Peggy is Florida Bar Board Certified in Real Estate Law and in Condominium and Planned Development Law.

Peggy is a member of the American College of Real Estate Lawyers (ACREL) and is a past chair of the Real Property, Probate and Trust Law Section of The Florida Bar. She's also a long time active member of The Florida Bar Committee on Condominiums and Planned Developments. Peggy has been named one of the *Best Lawyers in America*® in real estate since 2010 and has been recognized by *Chambers USA – America's Leading Lawyers for Business*, *Florida Super Lawyers*, and *Florida Trend Magazine's Florida Elite* in real estate. She was also listed among the Top 50 Women Lawyers in Florida and Top 100 Lawyers in Miami.

Experience

Peggy has a strong background in the acquisition, development, sale, financing and operation of large scale real estate projects. She has extensive experience in the creation and operation of condominiums, planned developments, mixed use projects, resorts, clubs and hotels, including regulatory matters, development, structuring, restructuring, documentation, termination and management.

She counsels developers in evolving flexible legal structures, preparing governing documentation, and filing documentation with the appropriate governmental agencies for the sale of lots and units, including compliance with the Florida Condominium Act and the Interstate Land Sales Full Disclosure Act (ILSA).

Peggy regularly advises clients on legal and operational aspects of hotel and resort condominiums and timeshare projects. She also offers guidance on operating community associations and making and defending construction defect claims, conducting meetings of members and of directors, and resolving disputes with developers, unit owners, other associations and property owners.

Margaret "Peggy" A. Rolando

Peggy has particular expertise in termination of condominiums having chaired or participated in the subcommittees responsible for drafting proposed statutory revisions to the termination provisions in the Florida Condominium Act and represented clients in pursuing efficient and effective termination strategies.

Peggy's experience in condominiums, master planned communities and mixed use developments provides an exceptional background for advising clients on the sale, purchase and operation of distressed real estate, particularly fractured condominiums and land developments. She works with lenders, bulk investors and receivers to craft and implement exit strategies for condominium and non-condominium residential, commercial and mixed use projects.

Professional and Community Involvement

Peggy is a respected speaker at the national level on development, structuring and workouts of condominiums and planned developments. She has lectured on the legal and practical consequences of the 2021 Miami-Dade Surfside building collapse and the resulting legislation. She has also presented at Florida seminars on acquisition and sale issues and condominium, planned community and mixed use topics and has published and co-authored articles on community associations, mixed-use developments, workouts, and other real estate topics.

Outside of her practice, Peggy serves on the Board of Trustees of Spring Hill College in Mobile, Alabama. She was a member of the Board of Trustees of Florida State University and has been a member of the Board of Visitors of Florida State University College of Law since 1994. Peggy is a member of the Board of Advisors of the Georgia Museum of Art in Athens. She also serves on the City of Coral Gables Historic Preservation Board.

Practice Areas

Real Estate

Hospitality

Community Associations

Construction

Industry Focus

Hospitality

Construction

Real Estate

Margaret "Peggy" A. Rolando

Accolades

- Florida Bar Board Certified in Condominium and Planned Development Law
- Florida Bar Board Certified in Real Estate Law
- [Martindale-Hubbell AV® Preeminent™ Rated, 5.0 out of 5.0](#)
- *Chambers USA: America's Leading Lawyers for Business*, Real Estate, 2011-2024
- *Best Lawyers in America®*, Real Estate Law, 2010-2016, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025
- *Florida Trend's Florida Legal Elite*, Real Estate, 2007-2011, 2017, 2020
- *Florida Super Lawyers*, Real Estate, 2007-2024
 - Top 50 Women Lawyers in Florida, 2008, 2013, 2019, 2020, 2021, 2022, 2023, 2024
 - Top 100 Lawyers in Miami, 2016, 2019, 2020, 2022, 2023, 2024
- *Who's Who Legal*, Real Estate, 2011-2017

Education

- Florida State University, J.D., with honors, 1978
- Florida State University, M.A., 1974
- Spring Hill College, B.A., *magna cum laude*, 1972

Bar Admissions

Florida

Professional and Civic

- American College of Real Estate Lawyers
 - Board of Governors (2006-2009 and 2014-2019)
 - Fellow (2000-present)
 - Member, Selection Committee (2019-Present)
 - Chair (2021-Present)
 - Vice Chair (2020-2021)
 - Chair of Communications Committee (2016-2018)
 - Chair of Programs Committee (2012-2013)
 - Vice Chair of Common Interest Ownership Committee (2009-2011)

Margaret "Peggy" A. Rolando

- Real Property, Probate & Trust Law Section of The Florida Bar
 - Immediate Past Chair (2014-2015)
 - Chair (2013-2014)
 - Chair-Elect (2012-2013)
 - Real Property Division Director (2010-2012)
 - Executive Committee (2006-2015)
 - Executive Council (1993-present)
 - Condominiums and Planned Development Committee (1980-present)
 - Co-Chair (2021-2022)
 - Commercial Real Estate Committee (2012-present)
- The Florida Bar
 - Condominium and Planned Development Law Certification Committee
 - Chair (2016-2018); Member (2016-2019)
- City of Coral Gables Historic Preservation Board (2008-2017) (2020-present)
- Board of Trustees, Florida State University (2010-2015)
- Board of Visitors, Florida State University College of Law (1994-present)
- Board of Trustees, Spring Hill College (2000-2009 and 2015-present)
- Board of Advisors, Georgia Museum of Art (1992-present)
- Board of Directors, The Ringling Museum of Art (2015-2022)
- Board of Trustees, Seraphic Fire (2014-present)
- Florida Developers Counsel (group of attorneys in Miami-Dade, Broward, Palm Beach, Orange and Hillsborough County with sophisticated development practices), Member (2007-present)

Presentations

- Presenter and Panelist: Topic: "Aftermath of the Surfside Condominium Collapse: Effect on Condominium Ownership, Operations, Insurance, Reserves, Financing and Management," at the Practising Law Institute's 24th Annual Commercial Real Estate Institute, 11/8/22, New York City
- Presenter and Panelist: Topic: "Policy Issues, Future Trends and Changes in Condominium and Community Association Law and Governance" at the 46th Annual Ralph E. Boyer Institute on Condominium and Cluster Development, 10/7/21, West Palm Beach, sponsored by University of Miami School of Law
- Presenter and Panelist: Topic: "Peace Treaties Between Community Associations and Developers — Construction Management; Assessments & Contributions; Developer Rights; Easements; Community Association Amenities and Services" at the 46th Annual Ralph E. Boyer Institute on

Margaret "Peggy" A. Rolando

Condominium and Cluster Development, 10/7/21, West Palm Beach, sponsored by University of Miami School of Law

- Presenter, Topic: "Advanced Commercial Real Estate Finance" at the *Real Property Law Certification Review Course*, webinar, recorded on 3/30/21, with live question and answer session on 4/29/21, sponsored by The Florida Bar, Real Property, Probate and Trust Law Section.
- Presenter, Topic: "Land Condominiums – Avoidance of Platting and Subdivision Requirements – Drafting and Planning Issues" at the *Forty-Fifth Institute on Condominiums and Planned Developments*, 10/30/20, webinar sponsored by University of Miami School of Law.
- Presenter, Topic: "Advanced Commercial Real Estate Finance" at the *Real Property Law Certification Review Course*, webinar on 7/20/20, sponsored by The Florida Bar, Real Property, Probate and Trust Law Section.
- Presenter and Panelist, Topic: "The Ethical (and Practical) Aspects of Engagement Letters for Real Estate, Probate, Trust and Estate Planning Matters," webinar on 2/12/20, sponsored by The Florida Bar, Real Property, Probate and Trust Law Section and the Professionalism and Ethics Committee.
- Presenter and Panelist, Topic: "Title Issues Created by Condominium Terminations" at the *Forty-Fourth Institute on Condominiums and Planned Developments*, 10/3/19, Boca Raton, sponsored by University of Miami School of Law
- Presenter and Panelist, Topic: "Operating Multi-, Phased and Series Condominiums - What You Need to Know" Webinar on 6/19/19 sponsored by The Florida Bar, Real Property, Probate and Trust Law Section and the Condominium and Planned Development Committee
- Presenter and Panelist, Topic: "Condominium Terminations: Title Issues and Analysis" at the FLTA Annual Claims Round Table, 4/26/19, Orlando, sponsored by the Florida Land Title Association
- Presenter and Panelist, Topic: Forty-Third Institute on Condominiums and Planned Developments, 11/1/18, "Structuring and Operating Phase and Series (Multi-Condominium) Condominium Developments," Boca Raton, sponsored by University of Miami School of Law
- Presenter and Panelist, Topic: "Condominium Construction Loans" at the seminar The Ins and Outs of Community Association Law 2017, sponsored by The Florida Bar, Real Property, Probate and Trust Law Section and the Condominium and Planned Development Committee (April 28, 2017)
- Co-Presenter, "Representing A Buyer of a Unit in a Vertical Mixed Use Project: Is Your Client Just Buying Air? Part II", presented by The Florida Bar's CLE Committee and the Real Property, Probate and Trust Law Section (February 2, 2017)
- Co-Presenter, "Representing A Buyer of a Unit in a Vertical Mixed Use Project: Is Your Client Just Buying Air? Part I", presented by The Florida Bar's CLE Committee and the Real Property, Probate and Trust Law Section (January 26, 2017)
- Faculty Member and Panelist, "Commercial Real Estate Financing: Strategies, Structure, and Documentation," Miami, American Law Institute - Continuing Legal Education (ALI-CLE) (June 9-10,

Margaret "Peggy" A. Rolando

2016)

- Panelist, "A Bird's Eye View of Real Estate Development: Perspectives from Developers, Contractors, Attorneys, and the Government," Miami, Dade County Bar Association/Real Estate Committee (January 26, 2016)
- Presenter and Panelist, "Who's the Client? Ethical Issues in Complex Corporate Structures for Inside and Outside Counsel," webcast, American Law Institute-Continuing Legal Education (ALI-CLE) (November 18, 2015)
- Presenter and Panelist, "Condominium Reversions – The Unspoken Condominium Termination Opportunity – Issues, Policies and Solutions – Recent Statutory Developments," Fortieth Institute on Condominiums and Planned Developments, Boca Raton, University of Miami School of Law (October 30, 2015)
- Presenter, "Termination of Condominiums in Florida: Recent Developments," Palm Beach, Commercial Real Estate Committee of The Florida Bar, Real Property, Probate and Trust Law Section (July 30, 2015)
- Presenter, "Informed Consent: Representing Buyers of Residential or Commercial Units in a Mixed-Use, Multiple-Owner Project," 51st Annual Fund Assembly, Orlando, Attorneys' Title Insurance Fund, Inc. (May 9, 2015)
- Presenter and Panelist, "Condominium Termination: Challenges, Issues and Unique Fact Patterns," Thirty-Ninth Institute on Condominiums and Planned Developments, Boca Raton, University of Miami School of Law (October 23, 2014)
- Presenter and Panelist, "Multijurisdictional Ethical Traps for Real Estate Lawyers," webcast, American Law Institute-Continuing Legal Education (ALI-CLE) (December 10, 2013)
- Presenter and Panelist, "Anatomy of a Community Association Turnover Meeting: Best Practices in Planning and Executing a Successful Transition of Control," webcast, American Law Institute-American Bar Association (ALI-ABA) (April 3, 2012)
- Presenter and Panelist, "Bulk Sales & Purchases of Distressed Condominium Units," webcast, ALI-ABA (January 31, 2012)
- Presenter and Panelist, "ILSA Update, Contract Claims and Bulk Buyers," live presentation and webcast, Community Association Law Issues 2011 Edition, The Florida Bar, Real Property, Probate and Trust Law Section and Condominium and Planned Development Committee (April 15, 2011)
- Presenter and Panelist, "The Anatomy of an Owner's Turnover Meeting: Best Practices in Planning and Executing a Successful Transition of Control," live presentation and webcast, Tampa, Current Issues in Condominium and Community Association Law: What All Practitioners Need to Know, sponsored by The Florida Bar, Real Property, Probate and Trust Law Section and Condominium and Planned Development Committee (April 16, 2010)
- Presenter, "Condos & Planned Communities: Bulk Sale of Units, Homes and Lots in Today's Shifting Economy," ALI-ABA (2009)

Margaret "Peggy" A. Rolando

- Presenter, "ILSA [Interstate Land Sales Full Disclosure Act]: The Sword and Shield of Residential Real Estate Contracts," teleseminar, ALI-ABA (November 12, 2009)
- Presenter and Panelist, "Issues in Distressed Common Interest Ownership Communities," Washington, D.C., Fall Meeting of American College of Real Estate Lawyers (ACREL) (October 31, 2009).
- Moderator and Panelist, "Fractured Condominiums: Successor Developer Issues and Exit Strategies," Hollywood, Florida, Distressed Multi-Family and Fractured Condominium Symposium sponsored by Community Planning Associates (October 8, 2009)
- Presenter and Panelist, "When Banks Take Over Projects (Panel Presentation from Perspective of a Lender, Developer and Contractor)," Construction Law Institute, Orlando, The Florida Bar, Real Property, Probate and Trust Law Section and Construction Law Committee (March 7, 2009)
- Lecturer, "Construction Lending" Advanced Construction Law & Certification Review Course, Orlando, The Florida Bar, Real Property, Probate and Trust Law Section and Construction Law Committee (March 6, 2009)
- Faculty Member, "Drafting (and Re-Drafting) Documents for Condominiums and Planned Communities in Troubled Times," San Antonio, ALI-ABA (February 26-28, 2009)
- Planning Chair and Presenter, "Condos & Planned Communities: Bulk Sale of Units, Homes and Lots in Today's Shifting Economy," webcast, ALI-ABA (January 12, 2009)
- Panelist, "Termination: Effects of New Legislation on Condo Regimes – Natural vs. Developer-Made Disasters and Fixes," Thirty-Third Institute on Condominiums and Planned Developments, Ft. Lauderdale, sponsored by University of Miami School of Law (October 17, 2008)
- Panelist, "Dealing with Difficult Opposing Counsel, Clients & Colleagues," Miami, Professionalism Workshop sponsored by Dade County Bar Association/Young Lawyers' Section (October 3, 2008)
- Panelist, "Defending Your Professionalism in the Face of Increasing Unprofessionalism," Florida Bar Annual Convention, Boca Raton, The Florida Bar Standing Committee on Professionalism (June 19, 2008)
- Presenter and Moderator, "The New Age of Condominium Workouts – Perspectives from all Angles," 2008 ABA Real Property, Trust and Estate Law Section Annual Spring Symposium
- Speaker, "Condominium Conversions," ABA, 5/1/08, Washington, D.C., sponsored by the American Bar Association Real Property, Trust and Estate Law Section Meeting (2006)
- Planning Chair and Presenter, "Distressed Condominium Projects - a Survival Guide in Uncertain Financial Times," webcast, ALI-ABA (March 4, 2008)
- Faculty Member, "Drafting Documents for Residential and Mixed Use Condominiums and Planned Communities," New Orleans, ALI-ABA (February 7-9, 2008)
- Presenter and Moderator, "Condominium Workouts: A Survival Guide," webcast, ALI-ABA (November 28, 2007)

Margaret "Peggy" A. Rolando

- Presenter and Moderator, "The Condo Glut – A Survival Guide for Condominium Workouts," Miami Beach, Main Program and 2 Workshops at Fall Meeting of ACREL (October 13, 2007)
- Lecturer, "Condominium Termination: Past and Future," 27th Annual Legislative Update & Recent Case Review, Palm Beach, The Florida Bar, Real Property, Probate and Trust Law Section (August 3, 2007)
- Faculty Member, Drafting Documents for Condominiums, Planned Communities and New Urbanism Developments, Scottsdale, ALI-ABA (February, 22-24, 2007)
- Lecturer, and Panelist, "Sleepless Nights: Unit Owner and Management Issues in Hotel Unit Rental and Management Agreements," Thirtieth-First Institute on Condominiums and Planned Developments, University of Miami School of Law (October 19, 2006)
- Lecturer, "Condominiums: Legislative, Case Law and Regulatory Update," 26th Annual Legislative Update & Recent Case Review, Palm Beach, The Florida Bar, Real Property, Probate and Trust Law Section (August 11, 2006)
- Panelist, "Condominium Conversions," 2006 ABA Real Property, Trust and Estate Law Section Annual Spring Symposium, San Diego (May 5, 2006)
- Panelist, "Structuring the Regime and the Fundamentals of Condominium Thought," "The Declaration of Condominium: The Core of the Issue," "Disclosure Requirements under Florida Law," and "The Association's Corporate Governance Documents and Budgets" So You Want to be a Condominium Developer's Attorney?, Tampa, The Florida Bar, Real Property, Probate and Trust Law Section and Condominium and Planned Development Committee (March 24, 2006)
- Panelist, "The Interstate Land Sales Act: Not Your Garden-Variety Song and Dance," Ins and Outs of Florida Condominium Law - 2006 Edition, Tampa, The Florida Bar, Real Property, Probate and Trust Law Section and Condominium and Planned Development Committee (March 23, 2006)
- Faculty Member, Drafting Documents for Condominiums, Planned Communities and New Urbanism Developments, San Antonio, ALI-ABA (March 2-5, 2006)
- Panelist, "Legal Issues and Other Risks in Condominium and Mixed Use Developments," Condominium Summit 2006, Ft. Lauderdale, Commercial Property News (January 5, 2006)
- Lecturer, and Panelist, "Termination Issues and Proposed Solutions – Facilitating Reconstruction and Redevelopment," Thirtieth Institute on Condominiums and Planned Developments, University of Miami School of Law (November 16, 2005)
- Panelist, Topic: "Disgruntled Clients and Angry Third Parties: Real Estate Lawyer Conflicts of Interest and Potential Liability to Clients and Non-Clients," 2005 Joint Fall CLE Meeting, San Francisco, ABA Real Property, Probate and Trust Law Section (September, 16, 2005)
- Presenter and Workshop Leader, "Ethics in Real Estate Transactions," Miami, Annual Conference of International Association of Attorneys and Executives in Corporate Real Estate (April 15-16, 2005)

Margaret "Peggy" A. Rolando

- Presenter, "The Not So Simple Life: Interstate Land Sales Issues in Condominium and Mixed Use Developments," Tucson, AZ, Main Program and 2 Workshops at Spring Meeting of American College of Real Estate Lawyers (March 19, 2005)
- Lecturer and Panelist, "Termination of a Condominium: What You Need to Consider," Ins and Outs of Condominiums and Communities, Orlando, The Florida Bar, Real Property, Probate and Trust Law Section and Condominium and Planned Development Committee (March 11, 2005)
- Faculty Member, "Drafting Documents for Condominiums, Planned Communities and New Urbanism Developments," Miami, ALI-ABA (February 3-5, 2005)
- Panelist, "Eyes Wide Open: a Checklist for Buyers of Residential Units in a Mixed Use Project," Twenty-Ninth Institute on Condominiums and Planned Developments, Miami, University of Miami School of Law (October 30, 2004)
- Lecturer and Panelist, "Structuring the Community Development: the Tricks and the Traps with an Emphasis on Mixed Use, Multiple Owner Projects," Ins and Outs of Condominiums and Communities, Orlando, The Florida Bar, Real Property, Probate and Trust Law Section and Condominium and Planned Development Committee (March 25, 2004)
- Panelist, "Ethical Dilemmas: Ethical and Practical Considerations in Third Party Real Estate Opinions," 39th Annual Fund Assembly, Orlando, Attorneys' Title Insurance Fund, Inc. (May 16, 2003)
- Panelist, "Evolving Issues in Mixed Use Developments," 27th Institute on Condominiums and Planned Developments, Miami, University of Miami School of Law (October 24, 2002)
- Panelist, "Commercial Lease Negotiations: Hot Topics," Real Property Seminar at Annual Section Convention, The Florida Bar, Real Property, Probate and Trust Law Section and the Landlord-Tenant Committee (May 25, 2001)
- Lecturer, "Structuring the Mixed Use Development: Planning and Drafting Perspectives," Twenty-Fifth Institute on Condominiums and Planned Developments, Miami, University of Miami School of Law (October 26, 2000)

Publications

- Co-author, "Planning and Structuring of Real Estate Developments Using Condominium and Owners' Associations," Chapter 3, *Florida Condominium and Community Association Law* published by The Florida Bar (Continuing Legal Education (2007, revised 2011, 2013, 2016 and 2018)
- Co-author, "The Condo Glut – A Survival Guide for Condominium Workouts," American College of Real Estate Lawyers, *The ACREL Papers*, Fall 2007
- Author, "[Making and Encouraging Pre-Sale Disclosures](#)," 23 *The Practical Real Estate Lawyer* 57 (July 2007)
- Author, "[Governing Documents for Mixed Use Developments](#)," 22 *The Practical Real Estate Lawyer* (January 2006)

Margaret "Peggy" A. Rolando

- Author, "How to Enforce Small Value Liens for the Community Association," 15 *The Practical Real Estate Lawyer* 49 (September 1999)
- Contributor, "Set Lower Sales Minimum for Your Exercise of 'Performance Kickout,'" *Commercial Lease Law Insider* (August 1998)

In The News

- [Florida Bar Certifies 129 Attorneys in Condominium, Planned Development Law](#)