



## Terri N. Thomas

Attorney

The Connective (Virtual Office) | 407.367.5421 | [tthomas@bakerdonelson.com](mailto:tthomas@bakerdonelson.com)

Terri N. Thomas, an experienced Florida trial lawyer, assists clients with a wide range of litigation matters, including commercial, bankruptcy, construction, real estate, employment, and insurance defense litigation.

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Ms. Thomas is a member of the Financial Services Litigation and Compliance Group and a seasoned attorney with more than 15 years of experience representing clients in litigation and commercial transactions.

Ms. Thomas counsels and defends local and national businesses in all matters related to litigation, including, but not limited to, complex commercial and business disputes, bankruptcy and creditors' rights, mortgage-related, construction, real estate, homeowners associations (HOA), employment, and insurance defense litigation. When going to court is not in the best interest of the client, she also provides representation in alternative dispute resolution proceedings, including work-outs, mediation, and settlement negotiations.

In addition to her litigation practice, Ms. Thomas has extensive transactional experience. She regularly represents large and small companies, financial institutions, and individuals in all aspects of commercial lending and the purchase and sale of commercial real estate. Ms. Thomas is also engaged in drafting, negotiating, and reviewing commercial contracts, construction contracts, leases, vendor and licensing agreements, employment agreements, builder agreements, insurance policies, and real estate addenda. Furthermore, she has handled complex matters involving Community Development Districts (CDD) financing, mezzanine financing, and syndicated loans.

She is a former state and local board member of the Risk Management Association (RMA) and a former instructor on lender liability, loan documentation, and foreclosure at RMA's regular and advanced lending school at the University of Central Florida Executive Center.

### Representative Matters

- Successfully represented a lender in the enforcement of a limited guaranty for a \$90 million phased financing, phased construction assemblage loan with a CDD default.
- Handled multiple foreclosure, landlord/tenant, and real estate matters on behalf of several Florida financial institutions.
- Won dismissals of multiple U.S. Bankruptcy cases in the Middle and Southern Districts of Florida.
- Successfully won a summary judgment determination at the trial level, defending a client against a wrongful death claim. Although the summary judgment was reversed, the novel issues presented helped shape the scope of Florida's premises liability law as to when an invitee may lose their status or exceed their scope of the invitation and become a trespasser.
- Successfully tried and won a jury verdict of \$3.7 million for a trip and fall injury; first Reflex Sympathetic Dystrophy (RSD)/ Complex Regional Pain Syndrome (CRPS) case tried in Pinellas County, Florida.
- Handled multimillion-dollar commercial loans/finance transactions for various large banking institutions.

### Professional Honors & Activities

- Member – The Florida Bar

- Member Services Committee (2010 – 2014)
- Board of Directors – The Florida RMA School of Commercial Lending, Inc. (2012 – 2015)
- Board of Directors – Risk Management Association (RMA) Tampa Bay (2011 – 2015)
- Instructor – University of Central Florida (UCF) Executive Center, RMA Lending School, Essentials and Advanced Lending (2012 – 2014)
- Mortgage Loan Originator License (2017 – present)



## Publications

- "Breaking Up Is Hard to Do: Who Gets Credit for the Deposit When Unmarried Couples Partition a Home?," *Perspectives* (January 2020)
- "Forcing the Sale of Property After Breach of Sales Agreement," *Perspectives* (November 2019)
- "Can You Lose Your Escrow Deposit Because Your Buyer's Agent or Lender is Not Diligent?," *Perspectives* (June 2019)



## Speaking Engagements

- Panelist – "Strengthening the Marketplace Through Awareness," Gainesville-Alachua County Association of Realtors (GACAR) Global Business Council, Fair Housing Industry Insights (April 2023)
- Moderator – "Single Family Rentals: Red Hot Investment Opportunity," Opal Group Annual Real Estate Investment Summit (May 2021)
- Co-developer, Manager, and Moderator – "Top Projects in Pinellas County/Land and Investment Summit" (September 2019)
- Panelist – "Multi-Family Investment issues," Opal Group Annual Real Estate Investment Summit (April 2019)
- Co-sponsor and Manager – Second Annual Top Projects in Pinellas County/Land and Investment Summit (October 2018)
- Speaker – "Foreclosure and Workouts" and "Lender Liability," RMA local Chapter (2010, 2011, 2013)



## Education

- University of Florida Levin College of Law, J.D., 2000, with honors
- Penn State Behrend, B.A., 1992, with high distinction



## Admissions

- Florida, 2001
- U.S. District Court for the Middle and Southern Districts of Florida
- U.S. Bankruptcy Court for the Middle and Southern Districts of Florida