



## Andrew G. Howayeck - Associate

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### Bio

Andrew G. Howayeck is a debt finance attorney in the firm's Banking & Financing Practice Group. Andrew regularly represents investment and commercial banks, corporate borrowers, and private equity funds across industry sectors and deal structures. Andrew also represents real estate developers in connection with the acquisition, sale, financing, leasing, and development of real estate, including multifamily, office, retail, industrial, hospitality and mixed-use properties.

### Practice Areas

- [Banking & Finance](#)
- [Commercial Real Estate](#)
- [Bankruptcy, Restructuring & Workouts](#)
- [Energy & Infrastructure](#)
- [Regulatory & Compliance](#)

## Prior Experience

Before joining DarrowEverett, Andrew clerked for the Honorable Justice Francis X. Flaherty and the Honorable Justice Melissa A. Long of the Rhode Island Supreme Court.

While attending law school, Andrew served as an extern for the Honorable Justice Gilbert V. Indeglia of the Rhode Island Supreme Court. Andrew also participated in Law Review, where his article, “The Major Questions Doctrine: How the Supreme Court’s Efforts to Rein in the Effects of Chevron Have Failed to Meet Expectations,” was selected for publication in the Roger Williams Law Review. He was also a member of moot court and the trial team.

## Representative Matters

- Represented a joint venture of real estate investment groups in connection with the acquisition of two commercial real estate portfolios consisting, in aggregate, of 45 properties located in 12 states, occupied by regional and national commercial tenants. Our work involved negotiation and documentation of a loan collateralized by both portfolios and coordination of like-kind exchanges. We undertook complex due diligence matters and drafted customary real estate acquisition and lease documents.
- Represented a prominent South Florida-based real estate investment group in connection with the acquisition of a commercial real estate portfolio consisting of 27 properties located in 11 states, occupied by 17 different regional and national commercial retail tenants. Our work involved negotiation and documentation of a line of credit collateralized by the portfolios. We undertook complex due diligence matters and drafted customary real estate acquisition documents.
- Represented a prominent New York-based private credit and equity investment firm in connection with a complex debt and equity financing transaction involving a multistate HVAC, plumbing, and electrical services company. The transaction included a credit facility consisting of a delayed draw term loan (DDTL), term loan, and revolving line of credit, as well as a preferred equity investment. Our team provided comprehensive legal services throughout the process, including due diligence, negotiation, drafting, and closing of all related agreements, ensuring a successful outcome for our client.
- Represented a South Florida real estate developer and a South Florida private equity family office in connection with their joint venture acquisition of a national retailer’s corporate headquarters for more than \$100 million. I assisted in the financing portion of the transaction, which involved a mortgage loan and two layers of mezzanine loans.

- Represented a major real estate and private equity firm based out of South Florida in its acquisition of six properties in downtown Providence, Rhode Island, that will be developed into modern mixed-use facilities that include luxury residential units. Our finance team negotiated private bridge financing for the acquisition that was secured, in part, by equity, and assisted on leveraging quantity-limited tax stabilization incentives available to qualified developers in Rhode Island.
- Assisted MGG Investment Group LP, an investment manager headquartered in New York, in its managed vehicles' equity and debt investment in Shari's Restaurant Group, an entity owned by Gather Holdings LLC.
- Represented a South Florida real estate investment group in connection with a complex sale-leaseback transaction of a commercial real estate property portfolio consisting of 34 properties occupied by a national retail chain. The firm's work required collaboration across its Commercial Real Estate, Banking & Finance and Corporate & Business Transactions Practice Groups and involved, among other things, properties across 15 states, 10 buyers, 28 1031 exchanges, 1 reverse 1031 exchange and work with 2 national lenders.
- Advised a national investment management firm and its operating vehicle in their roll-up acquisitions of pawn shops in New England and Maryland. Our work included corporate structuring, drafting and negotiation of documentation and the regulatory compliance/licensing process.

## Insights

- [The Cost of Ambiguity: Post-Chevron Compliance Could Be Expensive - via JD Supra, July, 2024](#)
- [Actions vs. J.P. Morgan, Monolith Serve as SEC Compliance Check Reminders - via JD Supra, February, 2024](#)
- [Mezzanine, Bridge Financing Becoming Key Tools in Uncertain Economy - via JD Supra, July, 2023](#)
- [Protection From Panic Starts With These Proactive Banking Strategies - via JD Supra, March, 2023](#)
- [SAFE Banking Tweak Would Be Huge 'Plus' for Financial, Cannabis Industries - via JD Supra, November, 2022](#)

## Bar Admissions

- Massachusetts
- Rhode Island

## Education

- Roger Williams University Law School, J.D.  
*cum laude*
- Stonehill College, B.A., Political Science