DarrowEverett LLP



Andrew G. Howayeck - Senior Associate

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Bio

Andrew is a member of DarrowEverett's Banking & Financing Practice Group and advises real estate investors, developers, private equity sponsors, and joint ventures on the financing and execution of complex real estate transactions. Andrew regularly represents borrowers, lenders, and investment funds in structuring and negotiating acquisition, development, construction, and recapitalization financings across a broad range of asset classes. His practice also includes advising clients on the acquisition, disposition, leasing, financing, and development of retail, multifamily, office, industrial, hospitality, and mixed-use properties. By combining deep financing experience with an understanding of real estate investment and operational objectives, Andrew helps clients secure capital, manage transaction risk, and execute growth strategies.

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.
- Served as U.S. special counsel to a private investment firm in connection with the acquisition of a fleet of commercial aircraft. Representation focused on U.S. legal aspects of the financing, including the structuring and documentation of key credit support facilities — specifically liquidity lines and revolving credit arrangements — that formed critical conditions precedent under the transaction’s credit agreement.
- We served as counsel to a prominent private investment firm in connection with the upsize of an existing credit facility for a multi-state HVAC residential and commercial services company. The transaction increased the borrower’s delayed draw term loan capacity to support future growth initiatives, bringing the total facility to over nine figures. Our team handled all aspects of the transaction, including negotiating an equity kicker via a warrant for the client.

- 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.
- Structured and closed an unsecured advancing term loan facility and convertible note to on behalf of a Miami-based lender group, also an affiliate of the landlord, to provide tenant capital expenditures and growth capital for the expansion of up to 35 new plasma donation sits. The rapidly growing plasma technology and healthcare company currently operates in more than 30 centers across multiple states.
- Served as lender's counsel to a New York City–based private investment firm in connection with credit facilities to a borrower in the television and radio broadcast sector that operates stations affiliated with the Big Four networks across the U.S. The facilities were used to refinance existing debt and fund the acquisition of additional stations, expanding the borrower's nationwide operations. Our team managed all aspects of the transaction, including navigating complex regulatory considerations, negotiating loan documentation, and structuring solutions to address the borrower's multi-jurisdictional footprint.
- Served as lender's counsel to a private investment firm in connection with its extension of acquisition financing to a private equity firm acquiring a company engaged in developing, licensing, and marketing a digital marketing and analytics platform for financial institutions.
- 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.
- Represented a New York-based private real estate company in a multi-tranche debt and tax credit financing that included Rhode Island Ready Incentive Financing, Rebuilt Rhode Island Tax Credit monetization, a mezzanine bridge loan, and a senior secured construction loan. Our work included negotiating a benefits agreement and structuring job-creation-based repayment terms for infrastructure improvements under the Rhode Island tax credits

to collateralize a bridge loan; advising on intercreditor and subordination terms for mezzanine financing backed by tax credit proceeds; and serving as local counsel for a senior secured construction loan supporting the development of a new distribution facility.

- 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

- All Aboard: Navigating STB Constraints When Financing Class III Railroads - via JD Supra, August, 2026
- Your Business's Growth Blueprint: Why Solid Legal Documents Matter - via JD Supra, July, 2025
- 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

Bar Admissions

- Massachusetts
- Rhode Island

Education

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

Accolades

- The Best Lawyers in America© Ones to Watch (2026), (2027)





- **Professional Excellence in Law** award from Rhode Island Monthly

