

Scott M. Gerard

Partner

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Scott Gerard is co-chair of Shipman's Finance Department, where he leads the Commercial Finance Practice. Scott represents national, regional and local lenders on commercial finance transactions of various types, including those involving complicated New York lien laws on construction loans as well as loan restructurings and workouts. In addition, he represents clients in a broad spectrum of corporate and real estate transactions. Drawing on his 40 years of experience in private legal practice, he also serves as outside general counsel and trusted advisor to businesses with operations and interests in a range of industries, including financial services, health care, construction and real estate.

Scott regularly represents commercial financial institutions and other primary lenders in structuring and closing a wide range of sophisticated loans, including permanent and construction loans, tax credit financings, and asset-based and commercial real estate mortgages. He has worked on projects involving hotels, multifamily residential developments, health care and senior care facilities, manufacturing and industrial facilities, and retail properties. In addition to his work on behalf of lenders, Scott has represented major developers in all phases of real estate development and has advised on public-private partnerships.

Recently, and in conjunction with the Connecticut Bankers Association, Scott was a panelist for a webinar on workout strategies and risk analysis, during which he focused on the specific concerns of banks and other lenders. Scott has extensive experience advising lenders on loan-related issues arising out of restructures and workouts, with particular respect to loans secured by various types of collateral.

Scott believes that developing a strong relationship with his clients and gaining a deep understanding of their businesses, transactions and objectives are key to effective representation. In addition to providing outcome-focused representation on specific matters, Scott serves as outside general counsel to a variety of companies, providing guidance on matters such as business formation, structuring of new business entities, negotiation of mergers, acquisitions and joint ventures, and the disposition of privately held entities.

Distinctions

- Listed in The Best Lawyers in America[®]: *Real Estate Law* (2018-2026)
- Listed in Chambers USA: *Real Estate* (2017-2019, 2024-2025)
- AV Preeminent[®] Rated, Martindale-Hubbell

Professional Affiliations

- New York Bar Association
- Connecticut Bar Association: Real Estate, Tax and Business Law Sections
- Connecticut Community Bankers Association
- Real Estate Finance Association
- Real Estate Lenders Association
- Association for Corporate Growth (ACG)

Community Involvement

- Center for Children's Advocacy: Board of Directors (2024-present)
- Housing Development Fund (nonprofit): Board Member (2016-present)
- Connecticut Venture Group: Member
- Jewish Senior Services: Board Member (2011-2014)
- Town of Fairfield: Board of Tax Review (2001-2005)
- Arena Football League: Board of Directors (1996-1998)

Credentials

Education

- American University Washington College of Law, J.D., 1980
- Boston University, B.S., Accounting, 1976, *summa cum laude*

Bar Admissions

- Connecticut

- New York

Court Admissions

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- U.S. Tax Court