

James C. Wine

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DES MOINES OFFICE

Jim Wine handles complex [commercial real estate transactions](#) for lenders and institutional investors, seeing them through the process from term sheet to closing. Jim is also active in land use and zoning law and regularly handles third-party legal opinions for financing transactions.

Jim’s clients include a number of life insurance company investors that he represents in connection with their national commercial mortgage loan and real estate investment programs. Over the past 25 years, Jim has handled hundreds of loan closing transactions secured by commercial real estate. Jim has many long-term clients that he’s proud to serve year after year. For all of his clients, Jim tries to be practical, results-oriented, and a strong problem solver.

Jim has been an active leader in several national real estate law organizations. He has served on the Council (or governing board) of the ABA Real Property, Trust & Estate Law Section (RPTE) and has chaired the Mortgage Lending Committee of the RPTE as well as the Partnership and LLC Committee. Jim has served for eight years on the Board of Regents of the American College of Mortgage Attorneys (ACMA) and is among a handful of Iowa attorneys in the American College of Real Estate Lawyers (ACREL).

Jim is the only Iowa lawyer listed in the International Who’s Who of Real Estate Lawyers. He has advised on national real estate legislation in his role as a member of the Joint Editorial Board on Uniform Real Property Acts for the Uniform Law Commission. Jim also serves on the Legal Opinions Committee for RPTE, ACMA, and ACREL.

RECOGNITION

Martindale-Hubbell
AV® Preeminent

The Best Lawyers in America®
2005–2026

The Best Lawyers in America®
Lawyer of the Year, Real Estate Law, 2016

Chambers USA
Leading Lawyer for Business in Real Estate Law, 2004–2025

Great Plains Super Lawyers
Real Estate, 2009–2026

Who’s Who Legal USA – Real Estate Law
2010–present

American Bar Foundation



PRACTICE AREAS

- Business, Finance & Real Estate
- Commercial Real Estate Finance
- Municipal & Eminent Domain
- Real Estate

EDUCATION

- Princeton University (A.B.)
- University of Iowa (J.D., with high distinction)

BAR ADMISSIONS

- Iowa

PROFESSIONAL EXPERIENCE

- Law Clerk, Hon. George G. Fagg, U.S. Court of Appeals for the Eighth Circuit

Fellow

Journal of Corporation Law

Executive Editor

PROFESSIONAL & COMMUNITY AFFILIATIONS

American Bar Association, Real Property, Trust, & Estate Law Section

- Council (governing board)
- Mortgage Lending Committee, Chair
- Partnership and LLC Committee, Chair
- Specialized Investors and Investment Structure Group, Chair
- CLE Committee, Chair
- ABA advisor to Revised Uniform Law on Notarial Acts ABA representative to Joint Editorial Board on Uniform Real Property Acts (Uniform Law Commission)
- Legal Opinions Committee, Member

Iowa State Bar Association

- Real Property Committee, Real Estate, and Title Law Section, 2002–2005
- Business Law Section

Polk County Bar Association

American College of Mortgage Attorneys

Fellow
Board of Regents
Co-Chair, CLE Committee
Opinions Committee

American College of Real Estate Lawyers

Fellow

Des Moines Pastoral Counseling Center

Fellow
Board of Directors

Wakonda Club

Board of Directors

Des Moines Public Schools Library Support Group

Chair

Roosevelt High School Foundation

President

Plymouth Congregational Church

Board of Deacons

Des Moines Symphony Association

Board of Directors

REPRESENTATIVE TRANSACTIONS

Represented lender in connection with \$188 million loan secured by multistate, cross-collateralized office building portfolio.

Represented lender in connection with \$140 million sale of office building, under Section 363 of Bankruptcy Code.

Represented property owner in connection with tax increment financing agreement for new \$15 million industrial building.

Represented lender in connection with \$127 million loan secured by multifamily properties.

SPEECHES & PUBLICATIONS

"Negotiating Nonrecourse Carveout Guaranties," *The Practical Real Estate Lawyer*, September 2022 (co-author with Shelby D. Green and Joseph E. Lubinski)

"Carving up the Nonrecourse Carveouts in Commercial Mortgage Loan Documents," Spring Meeting, American College of Mortgage Attorneys, April 2021

"Taking it to the Next Level: Negotiating Sophisticated Loans," ABA Section of Real Property, Trust and Estate Law, June 2019

"UCC Opinions in Real Estate Finance Transactions," Annual Meeting, American College of Mortgage Attorneys, September 2019

"Conveyancing and Notarization in the Electronic Age," Spring Meeting, ABA Section of Real Property, Trust and Estate Law, May 2019

"From the Ground Up: Selected Issues in Construction Lending," Annual Meeting, American College of Mortgage Attorneys, Asheville, North Carolina, 2017

"Adjusting to the 2016 ALTA/NSPS Survey Standards," *The Abstract, American College of Mortgage Attorneys*, spring 2016 (co-author with Neal Coleman and Rachel Parker)

"Next Generation Loan Documents: How Commercial Real Estate Loan Documentation is Changing to Reflect New Market Realities," Spring Meeting, American Bar Association, Section of Real Property, Trust & Estate Law, New York, 2012 (program chair and speaker)

***Foreclosure Law & Related Remedies: A State-by-State Digest*,** American Bar Association (author of Iowa chapter)

"Working Through the Workout: Common Issues and Successful Tactics with Distressed Property," Law Education Institute, Vail, Colorado, 2010

"Hot Topics in Commercial Real Estate Lending," Iowa Title Guaranty Institute, Des Moines, 2010

"10 Key Issues in Commercial Real Estate Loan Documents," Law Education Institute, Vail, Colorado, 2008 and 2009

"Selected Land Use and Zoning Issues," Client Seminar, Des Moines, 2008

"Selected Issues in Commercial Real Estate Financing," Spring Meeting, American Bar Association, Section of Real Property, Probate and Trust Law, Washington, D.C., 2007

"Key Issues in Commercial Real Estate Loan Documents," Lorman Education Services, Des Moines, 2007 and 2008

"Intercreditor Agreements in Commercial Real Estate Loan Transactions," Law Education Institute, Aspen, Colorado, 2007 and 2008

"A Lender's View of Leases," Law Education Institute, Aspen, Colorado, 2006

"Commercial Real Estate Finance," Lorman Education Services, Des Moines, 2006

"Commercial Real Estate Loan Documents: 20 Issues that Matter," Law Education Institute, Aspen, Colorado, 2005

"Commercial Real Estate Finance," University of Iowa Real Estate CLE, Iowa City, 2004

"Single Purpose Entity Requirements in Commercial Mortgage Loan Transactions," Spring Meeting, American Bar Association, Section of Real Property, Trust Estate Law, Seattle, 2004 (program chair and moderator)

Iowa Real Estate Practice Manual, 2003 (contributing author)

Iowa Legal Research Guide, 2003 (contributing author)

Iowa Business Law Manual, 2000 (contributing author)