



Lemuel D. "Uel" Whitsett, V

Partner

Raleigh, NC

P: 919.981.4314

F: 919.981.4300

lwhitsett@williamsmullen.com



Lemuel "Uel" Whitsett leads the firm's North Carolina Banking and Financial Services Practice. He represents a variety of financial institutions, including national associations, regional banks, non-traditional lenders, mezzanine lenders, credit unions, life insurance companies and community banks in a variety of financing transactions, including construction and permanent real estate loans, asset-based loans, C&I loans, conduit loans, tax-credit transactions and life-insurance loans. Uel also has significant experience representing lenders in connection with troubled asset portfolios and loan workouts.

Uel also frequently advises lenders and borrowers in connection with government-insured loan transactions, including loan programs originated under the following government agencies FHA/HUD, Fannie Mae, Freddie Mac and the USDA.

Uel also maintains an active real estate practice. He helps his real estate clients manage, lease, acquire, sell, finance and develop their real estate portfolios. He has experience in large multifamily development projects, construction projects, acquisitions/divestitures, leasing negotiations and entitlement procurement.

Uel has been listed in *North Carolina Super Lawyers Rising Stars* magazine (2016-present). He is a Wake County native and is actively involved in his community, serving as a member of the City of Raleigh's Planning Commission from 2014 to 2016. He is the immediate past president of the Wake County Real Property Lawyers Association. He also serves as the immediate past president and academic chair of the Risk Management Association's (RMA) Eastern North Carolina Chapter, and he leads the Young Professionals/Young Bankers Committee for the RMA's Carolinas-Virginia regional chapter.

Uel received a Bachelor of Science degree in economics from Appalachian State University. He received a Master of Business Administration degree, *summa cum laude*, and his Juris Doctor degree, *cum laude*, from Campbell University, where he served as an articles editor for the *Campbell Law Review*.

Practice Areas

- Banking & Financial Services
- Community Banks
- Real Estate
- Health Care
- Senior Housing Transactions
- Senior Housing HUD Transactions
- Real Estate Acquisitions and Sales
- Financial Services
- Bankruptcy & Creditors' Rights
- Economic Development

Education

- Campbell University (J.D.)
cum laude; *Campbell Law Review* ? Articles Editor
- Campbell University (M.B.A.)
summa cum laude
- Appalachian State University (B.S.)
Economics

Professional Affiliations

- North Carolina Bar Association
- Wake County Bar Association
- Wake County Real Property Lawyers Association ? Immediate Past President
- North Carolina Bankers Association
- Risk Management Association, Eastern North Carolina Chapter ? Immediate Past President;
Academic Chair
- Risk Management Association, Carolinas-Virginia Chapter ? Young Professional/Young Banker
Chair

Awards

- Listed in *North Carolina Super Lawyers Rising Stars* for Real Estate Law (2016-present)