



## SARAH PAPE

SHAREHOLDER

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Practicing at ZKS since 2006, Sarah Pape is an experienced attorney predominantly focusing on representation of banks, financial institutions, and other lenders in all types lending transactions and in general legal matters.

After beginning her legal career in commercial litigation, Sarah successfully utilized her transferable litigation skills and transitioned her focus to commercial transactions due to her interest in working and collaborating with clients in that practice area.

With a majority of her practice spent representing financial institutions who have relationships with borrowers and other entities, Sarah values working alongside all the individuals in each transaction to overcome legal hurdles and achieve mutual success.

Sarah holds a Designated Attorney status for the SBA 504 lending program and has extensive experience representing banks, lenders, and community development corporations in all types of SBA loan transactions. She also represents lenders in asset-based lending, UCC-secured transactions, and alternative financing arrangements such as receivables and inventory financing.

Additionally, Sarah assists her financial services clients with regulatory, compliance, and other general matters. This includes working with her clients to prepare best practices policies and procedures, reviewing and negotiating vendor contracts, and responding to customer complaints. When necessary, Sarah will also represent those same institutions in court.

From clerkship to partner, Sarah's commitment to continually practicing law at ZKS is largely due to her colleagues. Sarah has the utmost respect for every lawyer that she works with, and feels confident referring clients to any single lawyer at the firm. In addition to appreciating the high sense of ethics that ZKS attorneys practice, Sarah enjoys spending time with her fellow lawyers in social settings.

As a ZKS partner, Sarah is dedicated to being the principal legal counsel for her clients, both for transaction-specific and general legal questions. She aims to add value for her clients, and always works to find the answers to their inquiries.

Since 2009, Sarah has consistently been recognized as Rising Star in the Super Lawyer Magazine, being counted among the elite 2.5% of Florida's attorneys under 40 years of age or in practice for less than 10 years, to receive this honor. In 2012, Sarah was recognized by the Orlando Business Journal Women Who Mean Business as a Woman to Watch.

Having grown up in Central Florida, Sarah is proud to be working in, and giving back to, the community she has called home for over 30 years. She dedicates time to volunteering with the JDRF, both at the local and national level, and is also a supporter of other organizations who raise awareness and funding for Type 1 Diabetes research. Sarah became passionate about this cause after her oldest daughter was diagnosed with Type 1 Diabetes in 2019.

When she's not practicing law, Sarah enjoys spending her time doing Pilates, working out in her home gym, cooking, gardening, organizing closets, and relaxing at home with her husband, two daughters, rescue dog, and extended family living in Central Florida.

**Recent Representative Clients and Projects:**

Representation of a large Community Development Corporation (CDC) on numerous 504 loan projects throughout the Central Florida Region.

Local counsel for out of state lenders closing loans with collateral in Florida.

Advice and counsel to multiple financial institutions throughout the PPP loan process.

Closing multi-million dollar asset-based loans for multiple lending institutions.

Counsel to factoring companies and negotiation of documents with prospects and their attorneys.

Representation of lenders providing loans secured by all types of collateral.

**Practice Areas:**

Banking, Lending & Structured Finance

Creditor's Rights and Special Assets

Business & Commercial Litigation

**Education:**

J.D. Florida State University College of Law

B.S.B.A. University of Florida

**Affiliations:**

Florida Bar Association

Orange County Bar Association

Florida Bankers Association, Associate Member

Leadership Orlando Alumni, Class 92

National Association of Development Companies (NADCO)

Florida Association of Government Guaranteed Lenders (FLAGGL)

National Association of Government Guaranteed Lenders (NAGGL)

Secured Finance Network (SFN)

Commercial Real Estate Women (CREW)