



Andrew M. Gammill

Partner
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Columbus, OH
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Andrew focuses his practice on corporate transactions, including commercial finance and real estate law. As part of his daily practice, he represents companies and lenders to efficiently close commercial loans, real estate deals, and corporate acquisitions around the country. He ensures that his clients are protected while proactively working to get deals done.

He is adept at drafting, reviewing, and negotiating a variety of finance, real estate, and corporate documents. Andrew handles all aspects of the transaction process from reviewing term sheets or commitment letters and preparing documents to reviewing due diligence items and handling the closing. He regularly counsels clients on and resolves title and ownership issues on their property.

His loan experience includes assisting both borrowers and lenders in complex loan transactions involving New Markets Tax Credits, Low-Income Housing Tax Credits, and Historic Tax Credits, as well as bond-financed loans. A significant part of his experience includes affordable housing transactions. His mergers and acquisitions practice focuses on long-term care facilities and assisting companies transition to employee ownership through an ESOP.

Prior to joining Dinsmore, he worked as a newspaper reporter. His coverage of education and government news for The Indianapolis Star and The Journal Gazette (Fort Wayne, Indiana) earned him more than a dozen local and national awards, including a special citation (third place) in the country in 2009 by the Education Writers Association for education beat reporting. His extensive reporting on policy and government finance gives him invaluable insight into the business and reputational impacts of transactions.

He is co-chair of In Law & Equity, the firm's LGBTQ affinity group.

Services

- Commercial Finance
- Public Finance
- Corporate & Transactional

- Real Estate
- Mergers & Acquisitions
- Tax Credits, Affordable Housing, & Economic Development

Education

- The Ohio State University Moritz College of Law (J.D., *cum laude*, 2013)
 - Ohio State Law Journal, managing editor
- Indiana University (B.A., 2001)

Bar Admissions

- Ohio

Affiliations/Memberships

- Human Rights Campaign
 - Board of Governors (2021-present)
 - Columbus, Ohio Steering Committee (2019-present)
 - Columbus, Ohio Gala Committee Chair (2018-2020)
- Indiana University Alumni Club of Columbus
 - Vice President (2019 - 2020)
 - Board Member (2016 - 2020)
- Indiana University Alumni Club of Greater Cincinnati
 - Board Member (2013 - 2015)
- Indiana University Alumni Student Recruiter
- Ohio State Bar Association, member
- Columbus Bar Association, member
- National LGBTQ+ Bar Association, member
- Moritz College of Law alumni, volunteer
- Equitas Health legal clinic, volunteer

Distinctions

- Best LGBT Lawyers Under 40, LGBT Bar Association (2018)
- *Best Lawyers*®
 - "Ones to Watch" in Columbus for Real Estate Law (2022, 2024)

Experience

Conducted the Sale of Multiple Assisted Living Facilities

We assisted our client with the sale of nine nursing home/assisted living facilities. Our client wished to leave the nursing home industry, and we negotiated and prepared the sale/purchase transaction documents.

Counseled a Travel Nursing Company Through a Stock Sale

We represented a closely-held travel nursing company with a national footprint in the sale of all of its stock. Our role included assisting the company in preparing its books and records for an acquisition, negotiating the terms of the sale, working with state licensure and qualification in numerous states, and coordinating due diligence. The transaction enabled significant growth for the acquirer and facilitated retirement for the founder of the travel nursing company.

Counseled Nonprofit in Sale of Two Nursing Homes

We represented an owner in the \$14 million sale of two nonprofit nursing homes in Ohio. Our role included negotiating terms of the sale, negotiating a purchase agreement, coordinating due diligence, filing appropriate documentation with state regulators, handling special considerations for the sale of a nonprofit property, and closing the transaction.

Counseled Nursing Home Owner in Sale of Two Nursing Homes

We represented an owner of nursing homes in the sale of two Ohio facilities. Our role included negotiating terms of the \$16.7 million sale, negotiating a purchase agreement, coordinating due diligence, filing appropriate documentation with state regulators, resolving real property issues at the sites, and closing the transaction.

Development of Bridge Loan Program

We represented a national mortgage banking firm in developing a short-term bridge loan product for multifamily housing and commercial properties. Dinsmore worked with the client to develop standards, procedures, and forms for loans to cover gaps prior to permanent financing. We closed five bridge loans under this new program in 2017, including for residential multi-family property, a hotel, and commercial/industrial property. The loan program has allowed the client to better serve its customers with short-term loan solutions.

Represented Life Company Lender on Nearly 100 Loan Closings

We represented a national life insurance company on all aspects of loan documentation, negotiation, and closing for nearly 100 loans in 2016 and 2017. The loans ranged from less than \$1 million to more than \$20 million and were secured by a wide range of commercial real property, including retail centers, warehouses, apartment complexes, and hotels. Dinsmore worked closely with the client, borrower's counsel, title companies, surveyors, and other third-party providers to resolve loan documentation, real estate, tenant, and borrower organizational structure issues and all other issues necessary to close various loans in a cost-effective and collaborative manner.

Represented Transportation Company on Bank Loan

Dinsmore represented a national group of transportation and logistics companies on a \$20 million bank loan to finance an acquisition and operations. We handled negotiation of the loan documents and production of required due diligence.