



# Frank A. Appicelli

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## Overview

Frank Appicelli concentrates his practice in the areas of commercial finance, real estate, and investments, and regularly represents lenders, investors, owners, sponsors, developers, and operating companies.

Frank advises insurance companies, investment funds, and commercial banks in commercial real estate financings involving acquisition, bridge, construction, permanent, mezzanine and subordinate loans, and commercial credit and asset-based financings involving revolving credit and term loans, letters of credit, and liquidity and other credit enhancement facilities.

Frank also represents developers, investors, owners and operators in real estate transactions, including acquisitions, dispositions, project development, joint ventures, and management agreements. The properties involved in these transactions include retail, multifamily, office, industrial, warehouse, assisted living, senior housing, medical, hotels and hospitality facilities.

Frank also counsels clients in distressed real estate transactions involving workouts, forbearances, restructurings, deeds-in-lieu of foreclosure, discounted payoffs, distressed debt sales, foreclosures and bankruptcies. He is involved with properties throughout the United States in single-asset real property and multi-asset portfolios.

Frank is identified as a “Band 1” real estate lawyer by *Chambers USA*, a compilation of America’s leading business lawyers, and was named the *Best Lawyers 2024* Real Estate “Lawyer of the Year” in Hartford. Frank serves as an officer and member of the board of directors of the Real Estate Finance Association of Connecticut (REFA). He chairs the firm’s Real Estate and Commercial Finance Practice.

# Experience

- Represented The Hartford in \$250 million mortgage loan to national real estate investor for acquisition and refinancing of 26 warehouse facilities in eight states.
- Represented hotel owner and operator in development, acquisition, joint venture, and financing of hotel properties in seven states.
- Represented TD Bank as agent in \$155 million syndicated mortgage loan to national real estate investor for 700-acre Merrill Lynch campus in New Jersey.
- Represented senior housing developer and operator in development, acquisition, joint venture, and financing of independent living, assisted living, and memory care facilities in the Northeastern United States.
- Represented People's United Bank in acquisition mortgage loan to German pension fund for historic mixed-use complex in Philadelphia.
- Represented real estate developer and operator in joint venture with institutional investor for apartment properties in greater Boston area.
- Represented construction lender in \$95 million construction loans to national real estate developer for new industrial warehouse facilities in Southeastern and Northwestern regions of the United States.
- Represented Wells Fargo as special servicer in bankruptcy, foreclosures, and property administration and dispositions involving \$400 million commercial mortgage-backed securities secured by office, warehouse, distribution, and manufacturing facilities leased to regional retailer, which subsequently filed for Chapter 11 bankruptcy protection.
- Represented Royal Bank of Scotland in foreclosure, receivership, and disposition of a seven-building office portfolio in New England.

# Areas of Focus

## Practices

- Real Estate
- Lending
- Hospitality
- Banking, Commercial, and Consumer Finance
- Business Transactions
- Real Property Litigation
- Corporate Law and Governance
- Development

## Industries

- Real Estate
- Banking, Commercial, and Consumer Finance
- Insurance
- Property & Casualty Insurance

- [Qualified Opportunity Zone Task Force](#)
- [Distressed Health Care](#)
- [Institutional Investment and Finance](#)
- [Insurance](#)

## Insights

02.06.2020

[Insurance Company High-Yield Real Estate Investments](#)

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## News

10.11.2022

[2022 Connecticut Super Lawyers Honors Carlton Fields Attorneys](#)

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10.12.2021

[2021 Connecticut Super Lawyers Honors Carlton Fields Attorneys](#)

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05.21.2021

[Carlton Fields Ranks Among Best in Chambers USA 2021 Guide](#)

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10.13.2020

[2020 Connecticut Super Lawyers Honors Carlton Fields Attorneys](#)

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08.20.2020

[11 Carlton Fields Attorneys Named 2021 “Lawyers of the Year”](#)

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05.19.2020

[Carlton Fields Adds Real Estate Attorney Patricia A. DeLeo in Hartford](#)

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04.23.2020

[Carlton Fields Ranks Among Best in Chambers USA 2020 Guide](#)

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02.18.2020

Prominent Hartford Construction Litigator Leslie P. King Joins Carlton Fields

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02.17.2020

Winning Murtha Attorney for Hartford Stadium Development Jumps to Carlton Fields

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10.17.2019

2019 Connecticut Super Lawyers Honors Carlton Fields Attorneys

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05.23.2019

Carlton Fields Adds Two Lawyers to Growing Real Estate and Commercial Finance Practice

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05.03.2019

Carlton Fields Ranks Among Best in Chambers USA 2019 Guide

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02.01.2019

Media Shines Spotlight on Carlton Fields' New Office and Lawyers; Firm Opens New Jersey Office and Bolsters Real Estate and Insurance Litigation Practices

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12.26.2018

Carlton Fields Expands Real Estate and Commercial Finance Practice

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10.18.2018

New England Super Lawyers Honors Carlton Fields Attorneys on 2018 Lists

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05.04.2018

Carlton Fields Ranks Among Best in 2018 Chambers USA Guide

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08.31.2017

Carlton Fields Bolsters Its South Florida Real Estate and Commercial Finance Practice with Addition of Brian A. Hart

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08.15.2017

78 Carlton Fields Attorneys Named "Best Lawyers in America"

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08.15.2017

Eight Carlton Fields Attorneys Named 2018 “Lawyers of the Year” by The Best Lawyers in America

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06.08.2017

Carlton Fields Ranks Among Best in 2017 Chambers USA Guide

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01.01.2017

Carlton Fields Names Six New Office Managing Shareholders

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## Recognition

- *The Best Lawyers in America*
  - Real Estate Law (2006–2024)
  - Hartford "Lawyer of the Year," Real Estate Law (2011, 2018, 2021, 2024)
- Connecticut [Super Lawyers](#), *Super Lawyers Magazine* (2006–2012, 2015, 2019–2023)
- *Chambers USA*, Real Estate (2004–2023)
- *Lawdragon 3000*, Leading Lawyers in America (2006)

## Professional & Community Involvement

- American Bar Association
- Connecticut Bar Association
- Greater Hartford Arts Council
  - Board of Governors
- Knox Parks Foundation
  - Former President and Board Member
- Mortgage Bankers Association
- National Multiple Sclerosis Society
  - MS Corporate Achievers
- Real Estate Finance Association of Connecticut
  - Past President and Board Member

## Credentials

## Education

- Georgetown University Law Center (J.D., cum laude, 1989)
- Fairfield University (B.A., 1986)

## Court Admissions

- U.S. District Court, District of Connecticut

## Bar Admissions

- Connecticut
- Massachusetts
- New York