



# Jimmy Pham

ASSOCIATE

ORLANDO

407.481.5439

407.648.9099

CONNECT

[jpham@carltonfields.com](mailto:jpham@carltonfields.com)

[LinkedIn](#)

## Overview

Jimmy Pham focuses his practice on real estate and commercial finance. He represents national lending clients in commercial real estate financing transactions, with an emphasis on multifamily housing transactions under the Fannie Mae and Freddie Mac loan programs. He handles matters involving the origination, sale, and servicing of loans sold to secondary market investors. He has experience with the full range of agency loan products, including Fannie Mae's Small Mortgage Loan Program, Freddie Mac's Small Balance Loan Program, Fannie Mae's Delegated Underwriting and Servicing (DUS) product line, and Freddie Mac's Capital Markets Execution (CME) program. Jimmy also has experience with federally insured loans for multifamily housing and health care under FHA/HUD.

Jimmy's transactional work includes reviewing and revising all types of documents and agreements to ensure interagency compliance, reviewing organizational documents for borrower entities, reviewing documents evidencing title, and advising clients of potential risks. Jimmy also reviews title policies to ensure sufficient protection for the client and handles matters of survey in real estate transactions.

Jimmy also has experience in litigation relating to construction and real property and casualty insurance. His understanding of both the transactional and litigation sides of law allow him to foresee and avoid a wide range of potential issues that could arise in different phases of his transactional practice.

Jimmy earned his law degree from the University of Florida Levin College of Law, where he served as vice president of the Asian Pacific American Law Students Association, vice president of Tax Moot Court, and research editor of the *Journal of Technology Law & Policy*. He also served as a certified legal intern for both the Eighth Judicial Circuit State Attorney's Office in Gainesville, Florida, and the Eleventh Judicial Circuit State Attorney's Office in Miami.

## Areas of Focus

### Practices

- Real Estate
- Banking, Commercial, and Consumer Finance
- Construction Litigation
- Lending
- Multifamily Finance and Affordable Housing
- Title Insurance

### Industries

- Real Estate
- Banking, Commercial, and Consumer Finance

## News

08.15.2023

Jimmy Pham Appointed Treasurer of Greater Orlando Asian American Bar Association

---

09.26.2022

Carlton Fields Welcomes Attorney Jimmy Pham to Orlando Office

---

## Professional & Community Involvement

- The Florida Bar
  - Real Property, Probate, and Trust Law Section
- Greater Orlando Asian American Bar Association
  - Treasurer (2023–present)
- Orange County Bar Association
  - Chair, Real Property Committee (2023–present)
  - Co-Chair, Law Day 5k Committee (2023–present)
  - Co-Chair, Morning at the State Courthouse Committee (2023–present)

- Orange County Animal Services
  - Volunteer

## Pro Bono

Jimmy has represented a number of pro bono clients both individually and as part of several Carlton Fields pro bono teams providing legal services to those in need.

- Jimmy led efforts (with assistance of the Legal Aid Society of the Orange County Bar Association) in the sealing of a client's criminal record. The client had expressed concerns that their record may have contributed to preventing them from gaining or maintaining employment. The case spanned several months, but ultimately the judge granted the order to seal the felony case on the client's criminal background.
- Jimmy was on a pro bono team for a high-profile Washington, D.C., trial in early 2023.
- Jimmy was on a pro bono team successfully advocating for the compassionate release of a Texas resident.
- Jimmy is currently on a pro bono team, partnering with Kids in Need of Defense (KIND), utilizing efforts to secure lawful permanent resident status for a Florida immigration client.

## Credentials

### Education

- University of Florida Fredric G. Levin College of Law (J.D., cum laude, 2021)
  - Research Editor, *Journal of Technology Law & Policy*
  - Vice President, Tax Moot Court
- Pensacola State College (B.A.S., magna cum laude, 2018)

### Bar Admissions

- Florida

### Languages

- Vietnamese