



Lamonte Washington Carter

 Associate

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Lamonte W. Carter practices in the area of general defense litigation, with an emphasis upon complex litigation involving premises liability, automobile negligence, products liability, trucking/transportation, indemnification disputes, insurance disputes, Lemon Law litigation, landlord/tenant litigation, construction defect disputes, and negligent security. Mr. Carter focuses on General Civil, Employment, Consumer, Banking Regulatory Law and Compliance, Residential/Commercial Lending, and Settlement Negotiation.

Prior to working with Cole, Scott & Kissane, P.A., Mr. Carter was a hearing officer for the State of Florida DEO with jurisdiction over state and federal administrative appeals for benefits. Also, he effectively served for over a decade at JP Morgan Chase & Co., ranked by S&P Global as the largest bank in the United States, as a Licensed National Mortgage Loan Originator/Servicer, Business Analyst, Policy & Procedure Writer, Sr. Relationship Mgr. He advised on Anti-Money Laundering (AML), Know Your Customer (KYC), Real Estate Settlement Procedures Act (RESPA), Truth in Lending (TILA), Dodd-Frank, Safe Harbor, Consumer Financial Protection Bureau (CFPB), Consumer Protection Act (CPA) policy and procedure in over \$100 million worth of loan transactions; extensive knowledge of Agency/Non-Agency, Government transactions, Opportunity Zone, Public Private Partnerships, Joint Venture Capital, Public Bond Finance and Tax Credit Syndications. Also, Mr. Carter is a trusted small business, non-profit and community/economic development advisor.

Mr. Carter attended Albany State University earning a B.S. in Criminal Justice and later the University of Phoenix earning a Master of Organizational Management. He graduated from Florida Coastal Law School with highest Pro Bono Honors Award totaling well over 225 hours of service. Also, while attending law school he completed internships with Chase Correspondent Legal, Jericho Road Legal Ministry, and Jacksonville Area Legal Aid. Mr. Carter has served as a volunteer in the community and in the Department of Corrections for over 15 years.

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Practice Areas

- Arbitration And Alternative Dispute Resolution
- Architects And Engineers
- Banking And Financial
- Business/Commercial Law
- Catastrophic And Personal Injury
- Civil Rights Law
- Commercial And Regulatory Litigation
- Commercial And Residential Properties
- Commercial Litigation
- Construction
- Consumer Law
- Corporate, Real Estate And Title Insurance Transactions
- Country Club, Condominium And Homeowners' Association Law
- Employment And Labor

First Party Property

General Civil Litigation

Government Relations

Hospitality Industry Defense

Insurance Defense Litigation

Land Use Litigation

Medical Malpractice

Municipal Finance (Tax Free Bonds)

Nursing Home Health Care

Nursing Malpractice

Pharmaceutical And Medical Device Litigation

Physician's Malpractice

Premises Liability

Product Liability

Qui Tam/False Claim/Whistleblower Claims

Real Estate And Foreclosures

Security Negligence

Trucking Accident Defense

Vehicle Negligence

Education

Florida Coastal School of Law, J.D.

WOF BTC- Seminary/Service Leadership

University of Phoenix, M.A.

Royal Mortgage School, Mortgage Broker

Florida Real Estate Institute, Real Estate Sales

Albany State University, B.S.

Admissions

Florida

U.S. District Court, Middle District of Florida (Pending)

Associations

American Bar Association

Kappa Alpha Psi, Inc.