

GAIL O. AYABE

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PRACTICE AREAS
Real Estate

INDUSTRIES
Banking and Financial Services
Resort and Hospitality

EDUCATION
University of California
at Los Angeles, J.D. 1986
(Order of the Coif)
University of Washington,
B.A. (magna cum laude) 1981

ADMISSIONS
Hawai'i
U.S. District Court of Hawai'i
State Courts of Hawai'i

ASSOCIATIONS
Hawai'i State Bar Association

AWARDS/HONORS
Best Lawyers, 2022
Chambers USA, 2020



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Gail Ayabe concentrates her practice in real estate, financing and business law. She has substantial experience in real estate developments, sales and acquisitions of real property, condominiums, commercial leasing, homeowners' associations, financing and other real estate and business matters. She has prepared the condominium and sales documentation for, and has registered, condominium projects in Hawai'i for over thirty years.

Examples of her work include:

- **Mixed Use Developments:** Including the development of Koa Ridge, an urban, mixed-use community with current plans to include approximately 3,500 residences, a mixed-use village with dining, shopping and entertainment, a business park for light industrial use, a healthcare district and senior housing; and the acquisition of property and the development of the 400 Keawe project, a condominium project with commercial and residential components in the Kakaako Community Development District under the Hawai'i Community Development Authority.
- **Resort and Residential Developments:** Prepared and submitted land sales registrations with the Consumer Financial Protection Bureau and the Hawai'i Department of Commerce and Consumer Affairs, and condominium registrations with the Hawai'i Real Estate Commission. Also has prepared declarations of restrictive covenants, homeowners' association documents and sales documents. Advised master developers on master association, club membership and other matters. Her experience with resort development projects includes the Manele Bay Resort, the Koele Resort, the Kohanaiki Resort, the Mauna Lani Resort and the Hualālai Resort. Residential development work includes multi-family developments on Oahu, Lāna' i, Maui and the Big Island of Hawai'i.
- **Commercial and Industrial Developments:** Represented developers in connection with commercial and industrial developments in Hawai'i, including the Kapolei Commons shopping center and the Armstrong Milltown project, a warehouse condominium property regime.
- **Sales and Acquisitions:** Represented sellers and buyers in transactions involving commercial and residential properties. Major transactions include work on the transfer of ownership of the Island of Lāna' i.
- **Affordable Housing Projects:** Worked on affordable housing developments including those involving the Hawai'i Community Development Authority, the Hawai'i Housing Finance and Development Corporation and various counties.
- **Financing:** Represented lenders and borrowers in real estate and corporate loans and credit facilities, including loans made for construction and permanent financing of condominium and apartment project developments, and revolving and term credit facilities for working capital and other purposes.

Before attending law school, Gail worked for the public accounting firm of Deloitte Haskins & Sells in its Honolulu office. She obtained her Certified Public Accountant license in Hawai'i in 1984. While in law school,

she was an Associate Editor of the UCLA Law Review. Following law school, she served as a law clerk for the Honorable Harold M. Fong of the United States District Court for the District of Hawai'i. She is a former director of the Real Property and Financial Services section of the Hawai'i State Bar Association and also served as a member of the Blue Ribbon Condominium Law Recodification Advisory Committee which worked on the recodification of Hawaii's condominium statute and a member of the Opinion Committee of the Real Property and Financial Services section of the Hawai'i State Bar Association. She is a co-author of the Introduction to Real Estate Sale Transactions of Volume 1 of the Hawaii Real Estate Law Manual,