Commercial Real Estate Attorney Rachael Ruiz Featured in Hamilton County Herald

Posted in News on September 3, 2024

Miller & Martin commercial real estate attorney Rachael Ruiz was featured in the August 30, 2024 issue of the *Hamilton County Herald.* In the article titled "Storm Pushes Ruiz Down Unexpected Path: Journey of Service Then Leads Her Back to the Law," Rachael Ruiz, who weathered Hurricane Katrina's impact as a Tulane University undergrad, explains how her path to become a lawyer and her continued calling to serve others was a result of those formative experiences.

Rachael Ruiz, in her eighth year of practice, is an Associate with Miller & Martin's commercial department where she focuses her practice in the area of real estate law. She also has experience with matters involving environmental law and workplace safety/OSHA. She assists real estate developers, companies and nonprofit groups with various commercial matters, including, leasing transactions, closing financing and managing contracts involving retail, office and industrial properties.

Click here to read the full attorney profile, "Storm Pushes Ruiz Down Unexpected Path: Journey of Service Then Leads Her Back to the Law," article as published in the *Hamilton County Herald.*

The full text of the article is below.

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Coming from humble beginnings and a dream, Rachael Ruiz looks to provide positive service throughout her career. Having recently been listed in Best Lawyers' 'Ones to Watch' list for real estate law, Ruiz initially entered the field looking to make a change.

"My eighth-grade science teacher – he called me 'Super Rachel'– told me if I go to law school, I could do anything I want," Ruiz recalls. This reflection would light the path to Ruiz's future. She went on to attend Tulane University in New Orleans, L.A., where Hurricane Katrina struck in her first semester.

"They had a campuswide meeting saying there's a hurricane coming; it happens all the time. Just evacuate for a week or so, and then we'll get back to class," Ruiz says.

She went on to complete a semester of undergrad at the University of Georgia before returning to Tulane the following spring. Upon returning, the student body had tripled the population of New Orleans post-Katrina since few had returned to the city. The situation in New Orleans prompted her and other Tulane students to spend their weekends doing various service projects such as cleaning houses, painting schools, etc.

This experience led Ruiz to carry out several acts of service, including a service trip to India, where she worked with Tibetan refugees and at Mother Teresa's House for the Destitute and Dying. This trip sparked the realization that she wanted to continue serving.

"I still had in my mind that I wanted to go to law school, but was pretty burned out from school, so I decided to join the Peace Corps," Ruiz explains.

The Chattanooga native spent two and a-half years in Nicaragua with the Peace Corps, where she had the chance to implement her knowledge of environmental policy gained in undergrad. The trip brought her full circle to her desire to attend law school. Upon returning home, she returned to Tulane since they hold appealing international and environmental law programs, neither of which Ruiz currently practices.

"That was the draw and then, through a process of elimination, ended up in real estate law. I would say 70% of my practice is real estate and the other 30% is a grab bag of nonprofit governance-type work and environmental conservation work," Ruiz states.

In that regard, Ruiz can still implement this desire to serve in her practice and community. She currently sits on the board of directors for the Chattanooga Audubon Society and is a board member of the LuLu Lake Land Trust, two environmental conservancy organizations local to the Chattanooga area.

The drive to serve extends from the community to her clients. As a transactional lawyer, Ruiz finds satisfaction in helping clients achieve their goals. She cites her firm, Miller & Martin, as a good fit as they carry out the same mission of serving clients in the best ways possible.

“We get there, we get it done, both sides leave the table satisfied, if not happy…That’s a nice way to practice law,” she says. “It’s not like a lawsuit where one side wins and the other goes home with their tail between their legs. So I’m probably not saving the world the way I intended to when I went to law school, but I do feel like I’m helping my clients achieve what they want to achieve.”

Ruiz has been practicing law for eight years. After working in various areas, from environmental to immigration law, she eventually found herself primarily practicing real estate law. She mainly works in commercial real estate, with most clients investing in large developments or business complexes. The past four years have been tumultuous for the market, keeping Ruiz in a back-and-forth state of being busy and work slowing down.

“In 2020, interest rates were incredibly low and people had an influx of cash; the residential and commercial real estate markets were crazy. 2021, I think, was one of the busiest years I’ve had…last year, I think things cooled quite a bit.

“With interest rates being so high, a lot of our clients were kind of waiting to see what could happen. I also represent a number of lenders, and they just aren’t making the types of large loans that they were because, you know, borrowing millions of dollars at 2-3% is one thing,” she explains.

Outside of practicing law, Ruiz is a mother, wife and daughter. She prides herself on being a mother to her young daughters, Lettie and Sophia, and a wife to her husband of 10 years, Oscar, whom she met in Nicaragua while serving with the Peace Corps. In her work as a mother, Ruiz sets a solid example for her daughters.

“I think they can tell what I do is important. If you ask them what I did all day, I don’t think they’d be able to tell you. But the four-year-old [Lettie] says that I ‘look fancy and get a mommy’s office.’ If she wants to be fancy and get a mommy’s office, she can,” Ruiz says regarding how her daughters view her work.

In a closing statement, Ruiz reinforces her dedication to service, family and work.

“I may not be ‘saving the world’ the way 24-year-old me intended as I set off for law school or even the Peace Corps, but my day-to-day work both as a mother and an attorney is extremely fulfilling.

“Chattanooga is a great place to raise a family and practice law. I am thankful to my mom, who taught me by example how to balance the weight of a family, a demanding professional career and volunteer work. I hope my young daughters are seeing the same in me.

“Working at a wonderful place certainly helps; I’ve felt supported and mentored from Day One at Miller & Martin and am grateful for the exposure to the traditional real estate “dirt work” of acquisitions, dispositions, leasing, environmental conservation and nonprofit governance. I am fortunate to have great clients, both in the business world and nonprofit space, and I am honored that they trust me as their counsel.”