



## From the Halls of Justice

### Faster Than a Speeding Bullet: Blockchain, Predictive Coding, Artificial Intelligence

Presenters:


Josias N. Dewey, Partner

Suzanne E. Gilbert, Partner

Christopher C. Brockman, Partner

**Holland & Knight**

**ACC** Association of  
Corporate Counsel  
CENTRAL FLORIDA

A graphic illustration featuring the silhouettes of five superheroes standing on a jagged, reddish-brown cliff. From left to right, they are: a figure with a red cape, a female figure, a figure with a purple cape, a female figure, and a figure with a glowing yellow chest. The background is a blue sky with a city skyline at the bottom.


**FROM THE HALLS OF  
JUSTICE**

4.18.18

**Holland & Knight**  
www.hklaw.com  
Orlando, FL

**ACC** Association of  
Corporate Counsel  
CENTRAL FLORIDA

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A blue silhouette of a city skyline with various skyscrapers of different heights and widths.

**Faster Than a Speeding Bullet:**  
**Blockchain, Predictive Coding, Artificial Intelligence**

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## Quick Overview

- » Transformative change.
- » Implications for profession.
- » What technologies are driving this change?
  - Blockchain and distributed ledger technology.
  - Artificial Intelligence & machine learning.
  - Robotics and automation.
  - Data analytics.

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## Transformative Change

- » Accelerating advances in technology.
- » Not incremental improvement (e.g., WordPerfect to Word).
- » Dramatic efficiency gains.
- » Ability to do certain tasks not possible before, at least not with a level of precision.

The screenshot shows a Bloomberg Markets article. The header includes the Bloomberg logo and navigation links for Markets, Tech, Pursuits, Politics, Opinion, and Businessweek. The main headline reads: "JPMorgan Software Does in Seconds What Took Lawyers 360,000 Hours". Below the headline, it is attributed to Hugh Son, dated February 27, 2017, 7:31 PM EST, with an update on February 28, 2017, 7:24 AM EST. The article text states: "With Allen & Overy's MarginMatrix, the time taken to manually handle the 10,000 contracts on average that any major bank holds can be reduced from over 15 years in lawyer hours to just 12 weeks".

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## Implications for Profession

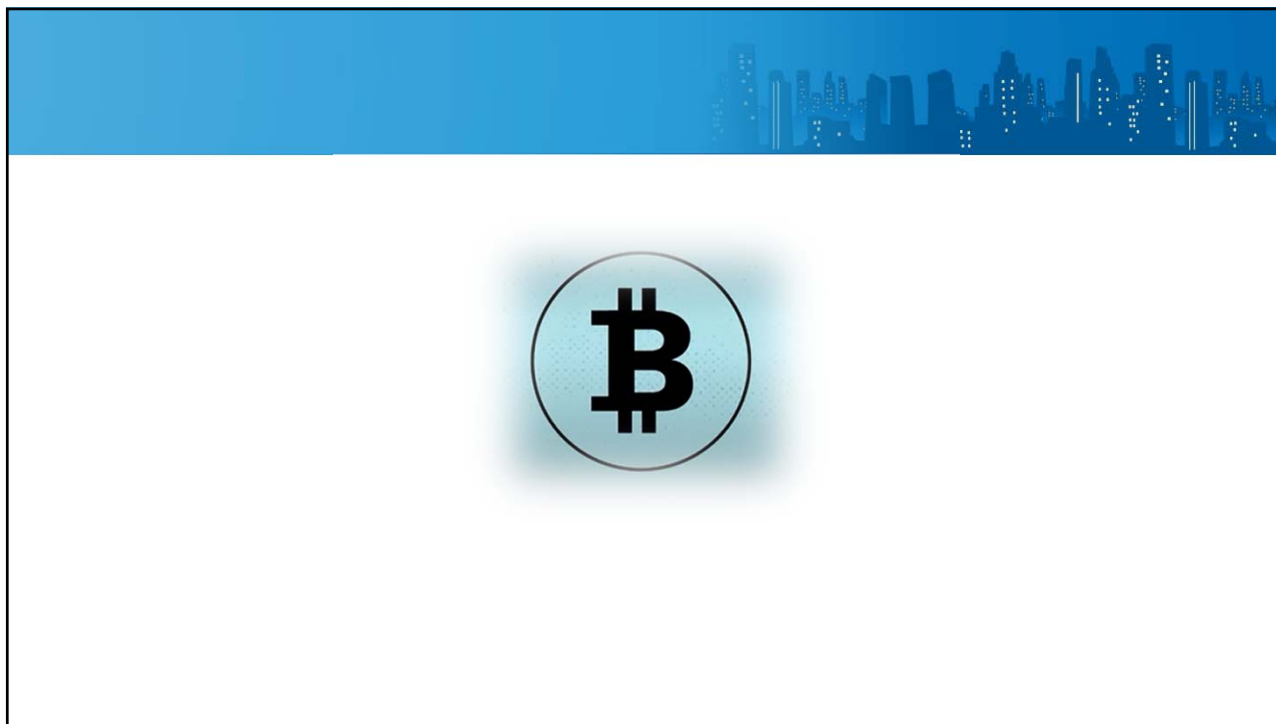
- » Machine learning
  - While powerful tools that can reduce costs dramatically and materially increase quality of work, these tools can't replace a lawyer's judgement.
  - Human brain is more complex than a series of logic gates.
  - Not even close to achieving general intelligence.
  
- » Artificial intelligence is only one piece of the innovation puzzle
  - Process engineering tools have improved.
  - Profession more open to change.
  - Change is being demanded.

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## Implications for Profession (*continued*)

- » We are eliminating process level work, which does not require any critical thinking or reasoning skills.
  
- » Implementation allows talented lawyers and other employees to be used for their highest and best use.
  
- » Do we need to change what we teach in law school? Data science?
  
- » What will lawyers do in five or ten years?
  
- » Ethical considerations?

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## THE BASICS: Blockchain in Five Minutes

1. Ledger
  - a. Database or spreadsheet
  - b. State persistence (“state machines”)
  - c. Immutable (Create, Retrieve, Update & Delete)—append only

A1	A	B	C	D	E	F	G	H
1	Timestamp	BlockID	UnixTimestamp	DateTime	From	To	Quantity	
2	0x25e581032939347d3007...	0223688	1514794814	2017-12-01 06:37:58	0x1b790b4773b3709c...	0x277790c2d99c...	125000	2320
3	0x0260b841234e5e6ae...	4832888	1514794814	2017-12-01 06:37:58	0x0350e9f4e7bf...	0x47202949f112...	677	677
4	0x0130d8c18b5173c309f...	4832982	1514794815	2017-12-01 06:37:59	0xd961b73e470b...	0x470090d8d07b...	1384260	5375113937
5	0x0130d8c18b5173c309f...	4832994	1514794882	2017-12-01 06:37:59	0xd2118d006a60...	0x472e18a19f57...	975	799560396
6	0x0595b9094847ae41e...	4832998	1514794882	2017-12-01 06:37:59	0xd2118d006a60...	0x472e18a19f57...	975	731493927
7	0x044320e7d76e4ca4f6d...	4832999	1514794888	2017-12-01 06:37:59	0x472e18a19f57...	0x4744959c4507...	1655514446612	4099308614
8	0x044320e7d76e4ca4f6d...	4832997	1514794906	2017-12-01 06:37:59	0x017d5499598d...	0x017d5499598d...	2742	10000
9	0x0130d8c18b5173c309f...	4832999	1514795000	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	9161451
10	0x0130d8c18b5173c309f...	4832994	1514795000	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	7827745
11	0x0486a0a8fa3808f0e...	4832994	1514795000	2017-12-01 06:37:59	0x0486a0a8fa38...	0x0486a0a8fa38...	793056	1220969483
12	0x0130d8c18b5173c309f...	4832994	1514795000	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	118481
13	0x0486a0a8fa3808f0e...	4832994	1514795000	2017-12-01 06:37:59	0x0486a0a8fa38...	0x0486a0a8fa38...	793056	5028811765
14	0x048072e2a2f7681175...	4832994	1514795000	2017-12-01 06:37:59	0x048072e2a2f7...	0x048072e2a2f7...	4044243950b	80000
15	0x0130d8c18b5173c309f...	4832994	1514795000	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	29574
16	0x0130d8c18b5173c309f...	4832994	1514795000	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	17219
17	0x0130d8c18b5173c309f...	4832994	1514795000	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	20974
18	0x0130d8c18b5173c309f...	4832994	1514795007	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	119181984
19	0x0130d8c18b5173c309f...	4832998	1514795006	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	1667411
20	0x0130d8c18b5173c309f...	4832998	1514795006	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	123225279
21	0x0130d8c18b5173c309f...	4832998	1514795007	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	18924
22	0x0130d8c18b5173c309f...	4832994	1514795007	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	332993349
23	0x0130d8c18b5173c309f...	4832994	1514795007	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	472647888
24	0x0130d8c18b5173c309f...	4832994	1514795154	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	208768908
25	0x0130d8c18b5173c309f...	4832998	1514795185	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	5000
26	0x0130d8c18b5173c309f...	4832998	1514795210	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	1647109318
27	0x0130d8c18b5173c309f...	4832998	1514795210	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	128747624
28	0x0130d8c18b5173c309f...	4832998	1514795210	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	20974
29	0x0130d8c18b5173c309f...	4832998	1514795210	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	79974
30	0x0130d8c18b5173c309f...	4832998	1514795240	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	719462406
31	0x0130d8c18b5173c309f...	4832998	1514795240	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	121
32	0x0130d8c18b5173c309f...	4832998	1514795329	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	48318
33	0x0130d8c18b5173c309f...	4832998	1514795329	2017-12-01 06:37:59	0x0130d8c18b51...	0x0130d8c18b51...	1384260	80000

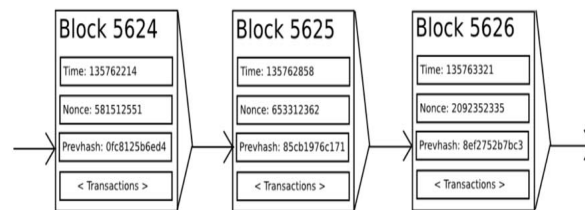
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## THE BASICS *(continued)*

### 2. Consensus algorithm

- a. Proof-of-Work (mining)
- b. Proof-of-Stake
- c. Byzantine fault tolerance

Mining



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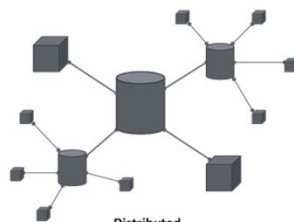
## THE BASICS *(continued)*

### 3. Decentralized, peer-to-peer communication protocol

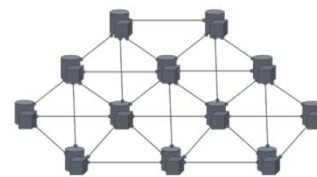
- a. No central point of failure
- b. Censorship free



**Centralized**  
one node does everything



**Distributed**  
nodes distribute work to sub-nodes



**Decentralized**  
nodes are only connected to peers

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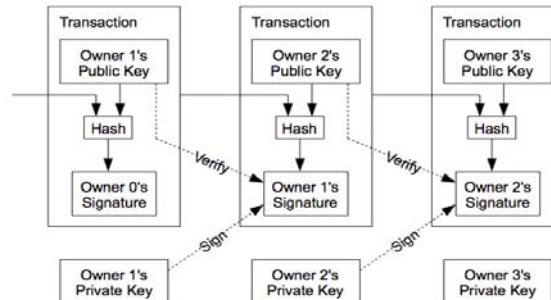
## THE BASICS *(continued)*

### 4. Public key encryption and other cryptographic techniques (e.g., hashing algorithms)

#### Bitcoin: A Peer-to-Peer Electronic Cash System

Satoshi Nakamoto  
satoshi@gmx.com  
www.bitcoin.org

**Abstract.** A purely peer-to-peer version of electronic cash would allow online payments to be sent directly from one party to another without going through a financial institution. Digital signatures provide part of the solution, but the main benefits are lost if a trusted third party is still required to prevent double-spending. We propose a solution to the double spending problem using a peer-to-peer network. The network timestamps transactions by hashing them into an ongoing chain of hash-based proof-of-work, forming a record that cannot be changed without redoing the proof-of-work. The longest chain not only serves as proof of the sequence of events witnessed, but proof that it came from the largest pool of CPU power. As long as a majority of CPU power is controlled by nodes that are not cooperating to attack the network, they'll generate the longest chain and outpace attackers. The network itself requires minimal structure. Messages are broadcast on a best effort basis, and nodes can leave and rejoin the network at will, accepting the longest proof-of-work chain as proof of what happened while they were gone.



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## Smart Contracts

1. State machine now records and changes states for any tangible or intangible thing (not just BTC)—stocks, bonds, letters of credit, property registry.
2. Each node now has a **virtual computer** as part of the protocol. Now, ledger can be updated based on sophisticated computer code (or think Excel formulas) rather than basic math.

```

1 pragma solidity ^0.4.8;
2
3 import "./Token.sol";
4
5 contract StandardToken is Token {
6     if (balances[msg.sender] >= _value && _value > 0) {
7         balances[msg.sender] -= _value;
8         balances[_to] += _value;
9         Transfer(msg.sender, _to, _value);
10        return true;
11    } else { return false; }
12 }
13
14 function transferFrom(address _from, address _to, uint256 _value) returns (bool success) {
15     if (balances[_from] >= _value && allowed[_from][msg.sender] >= _value && _value > 0) {
16         balances[_to] += _value;
17         balances[_from] -= _value;
18         allowed[_from][msg.sender] -= _value;
19         Transfer(_from, _to, _value);
20        return true;
21    } else { return false; }
22 }
23
24 function balanceOf(address _owner) constant returns (uint256 balance) {
25     return balances[_owner];
26 }
27
28 function approve(address _spender, uint256 _value) returns (bool success) {
29     allowed[msg.sender][_spender] = _value;
30     Approval(msg.sender, _spender, _value);
31     return true;

```

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## Smart Contracts

### The future of contracting?

LEGALESE  
without reading the law

THESE ARE REALLY SMART PEOPLE, said one lawyer who works with startups.  
WORLD-DOMINATION of the engineering class; EVERYTHING can be reduced to an ALGORITHM SPARED. and LEGAL DOCUMENTS are not going to be SPARED.

Problem with Status Quo Solution: Computational Logic TLDR 10 Years of R&D LegalTech Plus

KNOW ALL MEN BY THESE PRESENTS  
that  
WONG MENG WENG  
agent who 100% for Strategic Decision Maker in the Digital World 100% all  
personnel or founder-ops.com, blockchain.com, blockchain.org, and blockchain.com

**OpenLaw**  
Next generation smart legal agreements.

**Dynamic, Digital Agreements**  
Contracts Are Changing  
Model all or parts of legal agreements using our markup language, decreasing the cost and friction of creating, securing, and generating binding legal agreements.  
New Tool to Create "Smart" Contracts  
Create, store, and execute legal agreements that interact with blockchain-based smart contracts without the need for any intermediaries.

**The Power of Blockchains**  
Lawyers can create, deploy, and edit, next generation legal agreements using on blockchain technology. Learn more about our technical stack.

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## Artificial Intelligence & Machine Learning

- » The definition of AI varies depending on who you ask, and changes over time. Rule-based logic, which was the initial form of AI, is often excluded from definitions of AI by others. Any computer system that mimics human-like intelligence.
- » Machine learning is a subset of AI that by definition is comprised of a statistical algorithm of some kind that can accomplish computational tasks through statistical reasoning, which is generally capable of improving functionality by being exposed to more experiences.
- » Machine learning is not new to the law.

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# Artificial Intelligence & Machine Learning (Predictive Coding)

- » Predictive coding has been used for years in discovery.
- » How else can it be used by the legal profession?
- » What can we expect in the future?

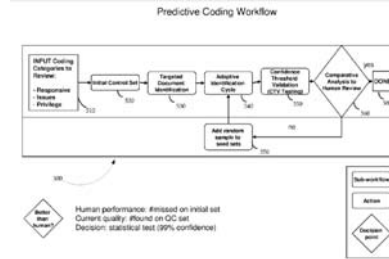
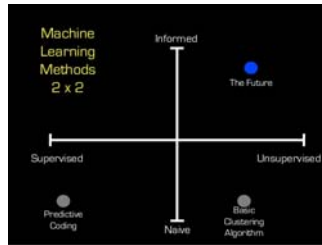


FIG. 5

## Lawyer Who Brought Artificial Intel Wachtell Leaves Big Law

Maura Grossman, who helped pioneer the use of artificial intelligence techniques for legal e- & Katz, has left the storied Am Law 100 firm.

By Susan Beck July 13, 2016 at 03:11 PM



Maura Grossman

# Artificial Intelligence & Machine Learning (Natural Language Processing)

- » Expression of words as vectors allows mathematical comparison.
- » Algorithms have largely been optimized and standardized.

## Bag-of-words matching

How single stars lost their companions  
Space Daily - Sep 15, 2011  
by Staff Writers Not all stars are loners. In our home galaxy, the Milky Way, about half of all stars have a companion and travel through space in a binary system. But explaining why some stars are in double or even triple systems while others are ...

Coupled stars break up for the single life  
Astronomy Now Online - Gamma Lavender - Sep 16, 2011  
Why some stars prefer to be single, while others are either paired up or in trios, could have been answered by a team of astronomers at the Max-Planck-Institute for Radio astronomy and the University of Bonn with the help of sophisticated computer ...

### Only in story 1

about binary  
companion double  
even explaining  
galaxy half  
home loners  
lost milky  
space system  
through travel  
our way

### In both stories

4 stars 2  
1 single 2  
1 triple 1  
why  
some  
others  
while  
have are in  
of or a the

### Only in story 2

answered astronomy  
been bonn  
break computer  
could coupled  
either help  
institute life  
max paired  
planck prefer  
radio sophisticated  
team university

How to combine all this into a similarity measure?

## Word Vector Representations

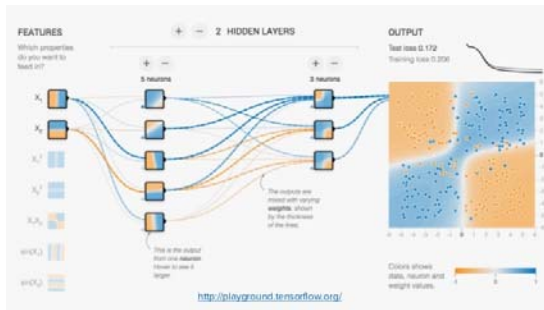
Use a sliding window over a big corpus of text and count word co-occurrences in between.

1. I enjoy flying.
2. I like NLP.
3. I like deep learning.

$$X = \begin{matrix} & \begin{matrix} I & like & enjoy & deep & learning & NLP & flying & . \end{matrix} \\ \begin{matrix} I \\ like \\ enjoy \\ deep \\ learning \\ NLP \\ flying \\ . \end{matrix} & \begin{bmatrix} 0 & 2 & 1 & 0 & 0 & 0 & 0 & 0 \\ 2 & 0 & 0 & 1 & 0 & 1 & 0 & 0 \\ 1 & 0 & 0 & 0 & 0 & 0 & 1 & 0 \\ 0 & 1 & 0 & 0 & 1 & 0 & 0 & 0 \\ 0 & 0 & 0 & 1 & 0 & 0 & 0 & 1 \\ 0 & 1 & 0 & 0 & 0 & 0 & 0 & 1 \\ 0 & 0 & 1 & 0 & 0 & 0 & 0 & 1 \\ 0 & 0 & 0 & 0 & 1 & 1 & 1 & 0 \end{bmatrix} \end{matrix}$$

# Artificial Intelligence & Machine Learning (Deep Learning)

- » Deep neural networks (deep learning).
- » Attempts to mimic certain aspects of human brain.



## Efficient Estimation of Word Representations in Vector Space

**Tomas Mikolov**  
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**Kai Chen**  
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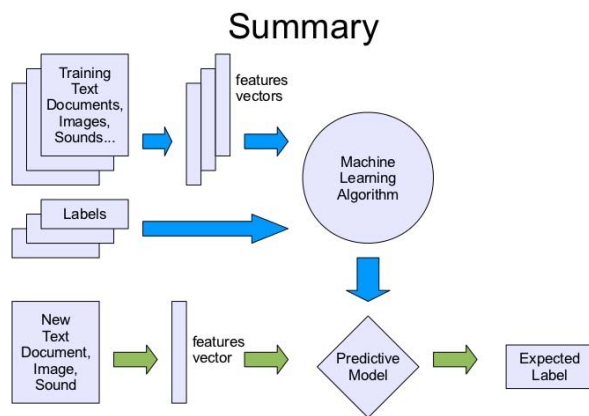
**Greg Corrado**  
Google Inc., Mountain View, CA  
gcorrado@google.com

**Jeffrey Dean**  
Google Inc., Mountain View, CA  
jeff@google.com

### Abstract

We propose two novel model architectures for computing continuous vector representations of words from very large data sets. The quality of these representations is measured in a word similarity task, and the results are compared to the previously best performing techniques based on different types of neural networks. We observe large improvements in accuracy at much lower computational cost, i.e. it takes less than a day to learn high quality word vectors from a 1.6 billion words data set. Furthermore, we show that these vectors provide state-of-the-art performance on our test set for measuring syntactic and semantic word similarities.

# Supervised Training



**IBM Watson**

Natural Language Analyses with NLTK

**TensorFlow**

Stanford University NLP

## Artificial Intelligence & Machine Learning

- » Law firms can now actively develop and train machine learning models having domain expertise in various areas of practice.
- » Relativity and other tools can also be re-purposed for non-litigation tasks.
- » Contract analytics vendors.
  - Luminance
  - Kira
  - eBrevia

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## Artificial Intelligence & Machine Learning



- » Workflows – organize process.
- » Pattern recognition.
- » Ability to compare 1,000 leases and generate spreadsheet with only specific clauses.

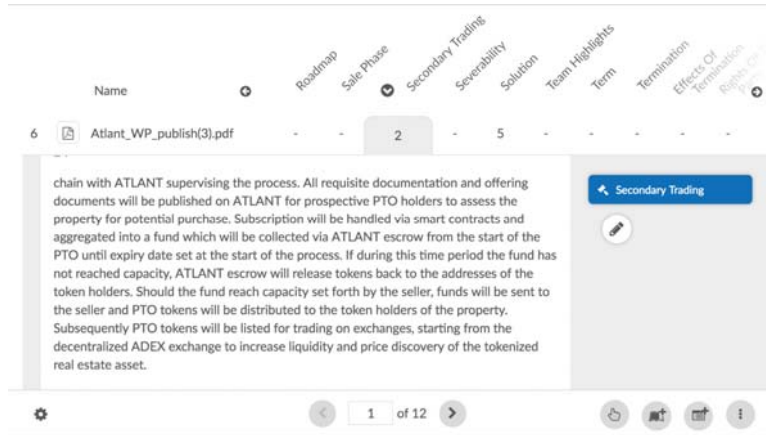
### Features



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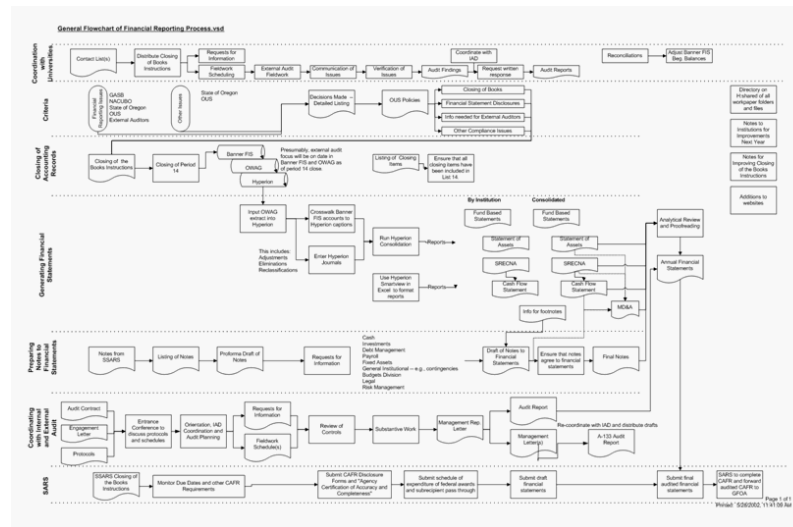
# Artificial Intelligence & Machine Learning

- » Consider creative uses.
- » Anything that can be improved by the identification and classification of clauses or other text.
- » Assist with developing best practices clauses.



# Where does AI fit? Process, process, process.

- » Don't forget process.
- » Lean, Six Sigma.
- » Legal process management.



## Robotics and Automation

- » Goes beyond mail merge.
- » Real practice tool.
- » Alternative clauses.

The screenshot shows a software interface for drafting legal documents. On the left, a sidebar titled 'Optional Provisions' allows users to select provisions to include in a 'Stock Purchase Agreement'. The options are: All, Survival, Indemnification, Termination, and Expenses. Below these are instructions on how to use the 'Survival' and 'Indemnification' options. The main window displays a 'Stock Purchase Agreement' template with a 'Drafting note' icon. The template text includes: 'THIS STOCK PURCHASE AGREEMENT (this "Agreement")', 'WHEREAS, Seller owns NUMBER shares of common stock, par value \$DOLLAR AMOUNT no par value (the "Shares")', and 'NOW, THEREFORE, in consideration of the mutual covenants and agreements hereinafter set forth and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:'.

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## Robotics and Automation

- » Can integrate drafting checklist into the template.
- » Useful guidance for younger lawyers about the nature of certain clauses.
- » Can highlight areas that routinely cause problems or offer up parties' positions on most commonly negotiated clauses.

The screenshot shows a 'Stock Purchase Agreement' template with several sections highlighted in green. The highlighted sections are: 'Entire Agreement', which explains that the agreement constitutes the sole and entire agreement and supersedes all prior understandings; 'Entire Agreement' (repeated), which provides guidance on how to use the clause to prevent parties from being liable for other understandings; and '9. Successor and Assigns', which states that the agreement shall be binding upon and shall inure to the benefit of the parties hereto and their successors. The text is partially obscured by the highlighting.

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## Robotics and Automation

- » Starts with structured data, which can be passed from task to task.
- » Consider custom solutions where no vendor solutions.

The screenshot shows the Moxithom software interface. On the left, there are search filters for 'Popular Fields' (Business Industry, Lead Borrower, Lead Arranger, Administrative Agent) and 'Private Equity Borrowers' (Due Notice, Commitment, Company Size, Collateral Agent, Investment Grade, Advising Counsel). The main area displays a table of transactions with columns for 'Transaction Date', 'Start Date', and 'End Date'. On the right, a detailed view of a transaction is shown, including 'Source Document Language' and 'Deal Type'.

Source Document Language	Deal Type
(a) permit Actual Capital Expenditures to be more than the sum of (a) 115% of Sustained Capital Expenditures	Credit
10.2 Negative Covenants. As long as any Revolver Commitments or Obligations are outstanding, each Obligor shall	Credit
Until all of the Secured Obligations have been Paid in Full, each Loan Party executing the Agreement covenants	Credit
Until all of the Obligations (other than (a) contingent indemnification obligations not then due and (b) the	Credit
Limit the Commitments have expired or terminated and the principal of and interest on each Loan and all	Credit
Each Credit Party signatory hereto covenants and agrees for itself and on behalf of its Restricted Subsidiaries	Credit
Each Credit Party signatory hereto covenants and agrees for itself and on behalf of its Restricted Subsidiaries	Credit
Credit Parties or Borrowers if otherwise indicated)	Credit
shall not shall cause their Restricted Subsidiaries	Credit
(b) Maximum Capital Expenditures. Borrower's Capital Expenditures shall not exceed \$2,500,000 in any fiscal	Credit
So long as any Obligation (other than (a) Letter of Credit Obligations which are not yet due and payable,	Credit
So long as any Obligation remains outstanding or unpaid, none of the Borrowers will,	Credit
(c) Capital Expenditures. The Companies shall not invest in Consolidated Capital Expenditures more than an aggregate	Credit
Section 7.02 Negative Covenants. So long as any principal of or interest on any Loan or any other Obligation,	Credit
Section 8.03 Capital Expenditures. The Borrower will not permit capital expenditures to exceed in the aggregate	Credit
SECTION 7.2 Negative Covenants. The Borrower and each other Loan Party agree with each Lender and the	Credit
Section 6.02 Negative Covenants. So long as any Note or Obligation (other than inchoate indemnity obligations),	Credit
Borrower covenants and acknowledges to Lender that throughout the Term, Borrower shall not undertake any	Credit
7.20 Capital Expenditures. The Loan Parties shall not make any Capital Expenditure if (a) an Event of	Credit

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## Data Driven Solutions

- » Pricing and alternative fee arrangements.
- » Consider where the source of data is within the organization.
- » Are there external sources of data you can access?
- » Value is there, you just need to unlock it.

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# Holland & Knight



## JOSIAS N DEWEY

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**Miami**

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**Practices:** Blockchain Technology | Real Estate Finance | Real Estate | Financial Services | Commercial Lending | Healthcare Real Estate | Technology

**Client Sectors:** Technology & Telecommunications | Transportation & Infrastructure

**Josias “Joe” N. Dewey**, practice group leader of Holland & Knight’s Miami Real Estate Practice Group, is a financial services and real estate attorney and is considered a thought leader on blockchain and distributed ledger technology (DLT). Mr. Dewey is the co-author of the book, “The Blockchain: A Guide for Legal and Business Professionals,” published by Thomson Reuters.

Mr. Dewey regularly represents a diverse group of banks and other financial institutions, from large international banks to local community banks. Mr. Dewey also represents life insurance companies and investment funds involved in finance transactions. His finance practice encompasses a broad range of asset classes and transaction structures, including real estate financing, healthcare real estate finance and asset-based lending, such as receivable, inventory, equipment and working capital facilities. He has substantial experience representing both lead lenders and participant lenders in participations, syndicated transactions and other co-lending arrangements.

Mr. Dewey is also an experienced software developer who has developed workflow applications to speed up the lifecycle of financing and other transactions by reducing the inefficiencies caused by repetitive, process level tasks. These pain points and areas of friction are often caused by transaction steps involving manual transcription of deal terms, tracking the status of deliveries and the lack of effective communication channels, all of which increase transaction costs and increase the risk of human error. Mr. Dewey’s group has extensive experience leveraging statistical learning models, including natural language processing, text classifiers and similar tools – all in an effort to automate many of these manual processes. This has allowed the group to collaborate with clients and to provide true value-added service.

Mr. Dewey has written and spoken extensively on blockchain, DLT and the convergence of traditional human-prose contracts and computer code-based “smart contracts.” This includes experience with several distributed ledger protocols, including Hyperledger Fabric (IBM Blockchain), Ethereum (both public and permissioned versions) and R3’s Corda. Mr. Dewey spends a considerable amount of his practice in this space assisting clients in refining use cases and developing proof-of-concept (PoC) applications. He combines his technical understanding with his experience addressing the legal and regulatory issues that surround the use of blockchain in a broad range of applications. Mr. Dewey also participates in blockchain

hackathons, most recently submitting a [functional pharmaceutical supply chain application](#) for reducing counterfeit drugs and prescription pill abuse.

As applied to blockchain and DLT, Mr. Dewey has experience in several substantive areas of the law outside his traditional area of practice. In handling these engagements, he works collaboratively with other lawyers in the firm who practice in the areas of emerging companies, corporate and securities, investment products and regulation, capital markets, insurance, money transmitter, anti-money laundering and Office of Foreign Assets Control (OFAC) compliance, intellectual property, private wealth, tax matters and several others.

Mr. Dewey is also an adjunct professor of law at the University of Miami School of Law, teaching a real estate transactions course where he places a heavy emphasis on how technology is changing the way transactions are structured and counterparty risks are allocated, as well as what skills students will need to succeed in law during the next 20 years and into the future.

### **Honors & Awards**

- *The Legal 500 USA*, Corporate/Mergers & Acquisitions, 2014
- *Chambers USA – America’s Leading Business Lawyers* guide, Real Estate, 2009; Banking & Finance: Transactional, 2013-2017
- Florida Legal Elite, *Florida Trend* magazine, 2007, 2008

### **Memberships**

- Digital Currency & Ledger Defense Coalition
- The Florida Bar, Real Property, Probate and Trust Law Section
- The Florida Bar, Business Law Section

### **Publications**

- Improving the Supply Chain Through Technology: From Trade Finance to Produce, April 9, 2018
- Blockchain and 5G-Enabled Internet of Things (IoT) Will Redefine Supply Chains and Trade Finance, *The Secured Lender*, Jan/Feb 2018
- How to Prepare for the Deployment of Blockchain in the Hospitality Industry, *Hotel Business Review*, December 24, 2017
- Beyond Bitcoin: How Distributed Ledger Technology Has Evolved to Overcome Impediments Under the Uniform Commercial Code, *UCC Law Journal*, Vol. 47, July 2017
- Bitcoin Tech May Be the Future, But It Raises Serious Antitrust Questions, *The Hill*, May 25, 2017
- Asset Management: A Case For Distributed Ledger Technology, *GlobeSt.com*, May 3, 2017
- Digital Identity: How a Cryptocurrency Could Lead to the Most Fundamental Change in Identity in Centuries, *Thomas Reuters Legal Solutions Blog*, May 2, 2017
- Distributed Ledger Technology, The Internet of Things (IoT) and Artificial Intelligence and Cognitive Analytics: The Future of Trade Finance is Rapidly Approaching, Chapter



Author, *The International Comparative Legal Guide to: Lending & Secured Finance 2017*, 2017

- Blockchain Collaborators Should Be Attuned To Potential Antitrust Issues, *Corporate Counsel Connect*, March 2017
- Working With Outside Counsel on Blockchain Projects: Five Proposed Projects That Could Be Game Changers, *Corporate Counsel Connect*, December 2016
- Blockchain Technology: Why Law & Finance Won't Look the Same in 5 Years, *Thomson Reuters Legal Executive Institute*, November 23, 2016
- Blockchain, *International Legal Technology Association Blog*, November 8, 2016
- The Blockchain: A Guide for Legal and Business Professionals, *Thomson Reuters*, October 2016
- Will Top Law Firms Become Software Companies?, *Medium*, June 13, 2016
- How the Machine Payable Web Could Innovate Contract Drafting for Lawyers, *Medium*, May 26, 2016
- What if We Developed Legal Contracts like We Developed Software Applications?, *Medium*, April 2, 2016
- An Autonomous World: The Blockchain and the Sovereign, *Medium*, March 19, 2016
- On What Law Firms Can Do With the Blockchain, *Bloomberg BNA*, October 7, 2015
- Where Are We Going?, *Bloomberg BNA*, October 2, 2015
- The Next Level: Smart Contracts and Real Estate Deals, *Bloomberg BNA*, September 28, 2015
- What is a Smart Contract?, *Bloomberg BNA*, September 24, 2015
- What is a Blockchain?, *Bloomberg BNA*, September 22, 2015
- Blockchain Technology Will Transform the Practice of Law, *Bloomberg BNA*, June 25, 2015
- Drone Use In Fla. Real Estate: Tricky But Not Impossible, *Law360*, June 25, 2015
- The Commercial Paperless Closing: How Close is it?, *The Real Estate Finance Journal*, Spring 2012
- Board of Contributors: Does the Latin American model make good business sense, Co-Author, *Daily Business Review*, November 9, 2011
- Organizational Due Diligence in Real Estate Secured Loan Transactions - The Role of Lender's Counsel, *Probate & Property*, July/August 2002

### **Speaking Engagements**

- International Economic Forum of the Americas World Strategic Forum, Moderator, Blockchain, Bitcoin and the Future of Money, April 16-17, 2018
- Blockchain, Virtual Currencies and Implications for Banking, Federal Reserve Bank Atlanta S & R Leadership Conference, April 11, 2018
- Smart Contracts for a Smarter Supply Chain, Chain Reaction Blockchain Supply Chain Summit, April 10, 2018
- Blockchain 101 CLE, Association of Corporate Counsel North Florida Chapter, April 4, 2018
- Blockchain and Distributed Ledger Applications: Potential Impact on Consumer Privacy, Clear Law Institute Webinar, March 29, 2018

- Blockchain: A Deeper Dive, MIT Enterprise Forum, March 27, 2018
- Blockchain and Bitcoin, Member Summit 2018, March 16, 2018
- Understanding the World According to Blockchain, 2018 Florida Venture Capital Conference, January 30-31, 2018
- The Role of Lawyers in Adopting Blockchain Technology and Smart Contracts, Atlanta Bar Association, November 15, 2017
- GEW - Into the Blockchain - Smart Contracts + ICOs, Launch Pad, University of Miami, November 14, 2017
- Planning for Special Assets (Aircraft, Yachts, Bitcoin), Panelist, South Florida Wealth Conference, November 8, 2017
- The Token Economy: When Tokens Make Sense for Your Venture, Unbound Miami, November 1, 2017
- Blockchain Smart Contracts Technology, NJ Leep, October 25, 2017
- Fintech Americas 2017, October 5-6, 2017
- Blockchain Short-Term or Long-Term Disruption?, Moderator, 17th Annual Financial Technology & Innovation Conference, August 30, 2017
- Creating & Implementing a Strategic Plan, Fintech America, July 13, 2017
- Emergence of Blockchain: New Applications and Issues for Corporate Counsel, Strafford, July 12, 2017
- Advances in NLP and Machine Learning Justify a New Approach to Smart Legal Documents, The Third R3 Smart Contract Templates Summit, June 13, 2017
- Community Banks & Blockchain – Overcoming Barriers of Entry, Blockchains and Digital Currencies, American Banker Conference, June 13, 2017
- Innovate Miami: A Catalyst for Disruption, Greater Miami Chamber of Commerce, May 19, 2017
- Dirty Money in a Digital World: Modernizing Approaches to KYC, AML and Sanctions, K(NO)W Identity Conference, May 15-17, 2017
- Blockchain/Distributed Ledger Technology and its Application to the Loan Market, The Loan Syndications and Trading Association Seminar, April 4, 2017
- Blockchain: How Will It Change Financial Services?, LSTA & LMA U.S. and European Loan Market Conference, March 8, 2017
- Tech Talk: Smart Contracts as Legal Contracts, Cardozo Law Tech Talks, February 22, 2017
- Blockchain Technology, The Blockchain Event 2017, February 9, 2017
- Cybersecurity Threats - What is Blockchain and What Will It Do For You and Your Business, Economic Forum of Palm Beach County, January 11, 2017
- The Blockchain: An Introduction for Lawyers and Other Professionals, Clear Law Institute, October 7, 2016
- Blockchain: Will Blockchain Transform Banking from the Inside or Outside?, Fintech Americas 2016, September 22, 2016
- Blockchain Technology and the Legal Profession, ILTACON 2016, August 28, 2016
- Blockchain Fundamentals for Finance Professionals, Blockchain Congress USA, June 16, 2016

- The Blockchain: What Is It and How Will It Affect Us?, The Loan Syndications and Trading Association, June 16, 2016
- Commercial Loan Documents: Current Issues for Lenders, Clear Law Institute, September 16, 2015
- Spotting Red Flags in Stock Real Estate Contracts, National Business Institute, July 21, 2015
- Commercial Loan Documentation: Hot Topics for Lenders, American Law Institute's Continuing Legal Education Program, June 18, 2015
- Looking out for the Lender, American Conference Institute: Distressed Condominium Projects and Workout Strategies, June 26, 2007
- Financing the Construction of Residential Condominiums, Legal Aspects of Condominium Development, March 15, 2006
- Condominium Issues from the Lender's Perspective/Developer Financing Considerations, Lorman: Condominium Law in Florida, September 18, 2005
- Financing the Construction of Residential Condominiums: What You Need to Know to Obtain Your Construction Funds, Lorman Seminars: Problem Solving for Condominium and Homeowners' Associations in Florida, April 29, 2005
- Purchase and Sale Contracts; Insured Closing Letters, NBI Seminar: Florida Real Estate Title Law, October 7, 2004

#### **Education**

- University of Florida Levin College of Law, J.D., with high honors
- University of Florida, B.A., with honors

#### **Bar Admissions**

- Florida

# Holland & Knight



## SUZANNE E GILBERT

**Partner**

**Orlando**

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**Practices:** Litigation and Dispute Resolution | Financial Services | Bankruptcy, Restructuring and Creditors' Rights | TCPA Class Action Litigation | Class Action Litigation and Arbitration

**Suzanne Gilbert** is a partner in Holland & Knight's Orlando office and practices in the areas of financial and real estate litigation, business litigation and creditors' rights.

Ms. Gilbert has experience representing clients in complex commercial disputes in federal, state and bankruptcy courts. Ms. Gilbert has substantial experience representing financial institutions and other lenders in a variety of matters, including complex commercial foreclosures, loan workouts, defense of lender liability claims, and in fraudulent transfer and preferential transfer actions. Additionally, a significant portion of her practice involves real estate litigation, including contract disputes, title issues, environmental issues and mortgage fraud. She also has significant experience in matters involving Article 3 and Article 9 of the Uniform Commercial Code. In addition to her focus on financial and real estate litigation, Ms. Gilbert has also defended class actions involving Florida's Deceptive and Unfair Trade Practices Act and the Telephone Consumer Protection Act. She has also represented one of the world's largest biotechnology companies in disputes and arbitrations relating to product licensing arrangements.

Since 2007, Ms. Gilbert has served as the practice group leader for the firm's Central Florida Litigation Group. In addition, she chairs the firm's eDiscovery and Technology Committee. She previously served as the Orlando office coordinator of Holland & Knight's Women's Initiative Group, a firmwide program aimed at enhancing opportunities for female attorneys, as well as promoting marketing and client development programs for Central Florida businesswomen and community leaders. In addition, in 2003, Ms. Gilbert was selected to participate in the inaugural class of the firm's Rising Stars program, a year-long economic development program which encourages women attorneys towards community and firm leadership, as well as their advancement in the legal profession.

In college, Ms. Gilbert was a manager for the men's basketball team at Duke University. During her tenure as head manager, the team won the 1991 and 1992 NCAA National Championships.

### Honors & Awards

- Florida Legal Elite "Hall of Fame", *Florida Trend* magazine, 2016, 2017
- Florida Legal Elite, *Florida Trend* magazine, 2009-2017

- *The Best Lawyers in America* guide, Orlando Banking & Finance Litigation Lawyer of the Year, 2012
- *The Best Lawyers in America* guide, Orlando Banking & Finance Lawyer of the Year, 2017
- *The Best Lawyers in America* guide, Commercial Litigation, Litigation - Real Estate, 2013-2018; Litigation - Banking and Finance, 2012-2018, Banking and Finance Law, 2015-2018
- Martindale-Hubbell AV Preeminent Peer Review Rated
- Florida *Super Lawyers* magazine, 2010-2017
- Florida *Super Lawyers* magazine, Top 50 Women, 2011, 2014-2016; Top 100 Attorney, 2014-2016
- Florida Legal Elite "Up & Comer," *Florida Trend* magazine, 2005-2008
- Star of the Bar Award, Orange County Bar Association, 2015
- "40 Under 40," *Orlando Business Journal*, 2008
- Best of the Bar, *Orlando Business Journal*, 2005
- University of Florida Law Student of the Year, 1996

### **Memberships**

- American Bar Association, House of Delegates, Drafting Committee
- American Bar Association, Standing Committee on Meetings and Travel, Chair
- American Bar Association, Board of Governors, former Member
- American Bar Association, Young Lawyers Division, Executive Board, former Member
- 11th Circuit Historical Society, Inc., Vice President-Florida
- Orlando Shakespeare Theater, Board of Directors, President
- American Counsel Association, Past President
- Orange County Bar Association, ABA House of Delegates
- Florida Blue Key
- Florida Hospital Foundation Cardiovascular Institute, Board Member
- Central Florida Sports Commission, Board Member
- Frederick Leadership Institute, Board Member
- Duke Club of Central Florida
- Junior League of Greater Orlando
- The American Law Institute

### **Publications**

- Following the meeting of the G-7 Finance Ministers and Central Bank Governors Treasury Secretary Henry M. Paulson, Jr. outlined broad principles., *Holland & Knight Alert*, October 16, 2008

### **Speaking Engagements**

- No Good Deed Goes Unpunished: Avoiding Lender Liability Claims in Workouts, Seminar for Commercial Real Estate Loan and Special Assets Officers, April 21, 2009

- Retail Bankruptcies Have Arrived—More Are Coming, What You Need to Know Now: Practical Answers for Dealing With Troubled Retail Tenants, December 2, 2008

### **Education**

- University of Florida Levin College of Law, J.D., with honors
- Duke University, B.A., Political Science

### **Bar Admissions**

- Florida

### **Court Admissions**

- U.S. District Court for the Northern District of Florida
- U.S. District Court for the Middle District of Florida
- U.S. District Court for the Southern District of Florida
- U.S. Court of Appeals for the Eleventh Circuit
- U.S. Supreme Court



## CHRISTOPHER C BROCKMAN

**Partner**

**Orlando**

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**Practices:** Real Estate | Retail Development and Leasing | Sustainable Development | Healthcare Real Estate

**Christopher C. Brockman** is the deputy practice group leader for Holland & Knight's Southeast Real Estate Group. He focuses his practice in the area of real estate law, with special emphasis on commercial real estate transactions, including commercial leasing matters.

### Honors & Awards

- *Chambers USA - America's Leading Business Lawyers* guide, Real Estate, 2013-2016
- Florida Legal Elite, *Florida Trend* magazine, 2013-2017
- *The Best Lawyers in America* guide, Real Estate Law, 2013-2018
- Martindale-Hubbell AV Preeminent Peer Review Rated
- Florida *Super Lawyers* magazine, 2007, 2012-2017

### Memberships

- Orlando, Inc., Board of Directors
- Coalition for the Homeless of Central Florida, Chairman, Board of Directors
- The Kimball Foundation, former Chairman
- *Journal of Land Use and Environmental Law*, Florida State University College of Law, former Editor-in-Chief
- American Bar Association

### Publications

- Florida Development Permits Eligible for Extensions Due to Storms and Other Conditions, *Holland & Knight Alert*, November 11, 2016
- Changes to Lien Laws Create Opportunities for Contractors and Pitfalls for Owners, *Holland & Knight Alert*, January 30, 2012
- Avoiding Hidden Pitfalls in Selling a Portion of Your Shopping Center, *Florida Investor*, January 2011
- Avoiding Hidden Pitfalls in Selling a Portion of Your Shopping Center, *RE Business Online*, December 14, 2010
- Florida Retail Leases: When – and How Many – Witnesses Do You Need?, *Holland & Knight Alert*, June 16, 2009
- CVS: A Prescription for Success!, *Holland & Knight Newsletter*, April 29, 2002



## Speaking Engagements

- Economic Snapshot of Orlando, Moderator, Bisnow Orlando 2018 Forecast: Your CRE Playbook is Here, February 1, 2018
- State of Sports and Job Creation in Orlando, Bisnow Orlando State of the Market, May 16, 2017
- The Life Cycle of a Net Lease Asset – Site Selection to Development to Disposition Session Details, ICSC N3 Triple Net Lease Conference, March 4, 2014
- ICSC U.S. Shopping Center Law Conference, Double Trouble: Can You Make a Site Work When You Lease From two Different Owners? What if You Buy 1/2 and Lease 1/2, October 16-19, 2013
- ICSC South Florida Idea Exchange, Roundtable Facilitator, When Is Your Money Not Your Money? Dealing With a Preference Claim In Bankruptcy, October 24, 2012
- ICSC U.S. Shopping Center Law Conference, Non-Traditional Tenants: How Far Will You Go? How Far Can You Go?, October 26-28, 2011
- Shopping Center Outparcel Sales, Florida Real Estate Journal web podcast, December 17, 2010
- ICSC U.S. Shopping Center Law Conference, When the Landlord is No Longer the Developer: Purchasing an Outparcel and Dealing with Enforcement of Center-Wide Restrictions, Exclusives and Other Obligations When You Don't Own Center, November 3, 2010
- Central Florida: Where it is, Where it is Headed, International Council of Shopping Centers Panel Discussion, July 28, 2009
- Savvy Leasing & Litigating in the Current Economy, Presentation for CBRE - CB Richard Ellis, Inc., March 25, 2009
- Hush (for) Money: The Use of Confidentiality Agreements When Negotiating Monetary Concessions with Tenants, International Council of Shopping Centers Law Conference, 2009
- Retail Bankruptcies Have Arrived—More Are Coming, What You Need to Know Now: Practical Answers for Dealing With Troubled Retail Tenants, December 2, 2008
- ICSC U.S. Shopping Center Law Conference, When the Landlord Is No Longer the Developer: Purchasing an Outparcel and Dealing with the Enforcement of Center-wide Restrictions, Exclusives and Other Obligations When You Don't Own the Center, 2008
- The Outlook for Leasing, Investment and Development in the Industrial Market, RealShare Central Florida Conference, Panel Discussion, 2008
- Legal Aspects of Condominium Development in Florida, Panelist, July 11, 2006
- Representations and Warranties in Purchase Agreements, International Conference of Shopping Centers Law Conference, 2005
- Unique Issues of Resort Communities: Structuring the Resort Condominium Development, University of Miami Institute on Condominium and Cluster Developments, 2005

## Education

- Florida State University College of Law, J.D.
- Florida State University, B.A.

## Bar Admissions

- Florida