

Zev Zlotnick

Partner

Get in touch

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Executive summary

Zev is Co-Chair of the firm's Real Estate Group and Co-Chair of the Financial Services Group at Gardiner Roberts. He is also a member of the firm's Executive Committee and Compensation Committee.

Zev advises owners, developers, lenders, landlords, property and asset managers, and tenants across a broad range of multi-residential, seniors living, commercial, and retail properties. His work includes negotiating acquisitions and dispositions, structuring transactions, and drafting sophisticated commercial leases and related agreements. He also acts for Tier I commercial mortgage lenders, Schedule I banks, lending syndicates, and corporate borrowers in connection with primary, secondary, mezzanine, and construction real estate financings.

In addition to his real estate practice, Zev advises on corporate and commercial matters, with a focus on asset and share acquisitions, financings, and corporate structuring. He has extensive experience acting for private and public companies, including start-ups and technology-driven businesses.

Zev is known for delivering practical, professional advice in a timely and efficient manner, helping clients move complex transactions forward with confidence.

EDUCATION

Osgoode Hall Law School, LLB, 2003
Schulich School of Business, MBA, 2003
York University, BAS, 1999

BAR ADMISSION

Ontario, 2004

Expertise

Commercial Real Estate
Corporate & Commercial
Financial Services
Long-Term Care & Retirement

Insights

Gardiner Roberts

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22 Adelaide Street West, Suite 3600
Toronto, ON M5H 4E3

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Blogs

In-House Legal Counsel

Managing Conflicts of Interest: A Brief Guide for In-House Counsel

6 November 2025

Corporate Governance: What In-House Counsel in Ontario Need to Know

13 August 2025

Providing Enforceability Opinions

27 May 2025

Everest Finance Corporation v. Jonker, 2023 ONCA 87

9 February 2023

Commercial Mortgage Lenders

Ten Things Every Commercial Mortgage Lender Should Know About CMHC-Insured Lending

16 July 2026

How GST/HST Works on Multi-Residential Rental Construction?

25 February 2026

Retail Property Lending: Managing Risks Amid Changing Retail Landscapes

5 November 2025

Is a Witness Required for Personal Guarantees or Signatures?

12 August 2025

Multi-Residential Lending: Navigating Tenant Protection Laws and Recent Case Developments

28 May 2025

Title Insurance vs Title Opinion

24 April 2025

Super Priority Liens: What Commercial Mortgage Lenders Need to Know

4 March 2025

Has the Construction Lien Period Expired?

8 January 2025

Why Commercial Real Estate Lenders in Ontario Should Avoid Being Co-Defendants in Construction Lien Matters

13 November 2024

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Commercial Real Estate Lenders and Construction Liens

22 October 2024

Impact of Unsecured Debt on a Mortgage Lender's Security

18 September 2024

Specific Assignment of Lease

29 August 2024

Steps in a Power of Sale

14 May 2024

Anti-Money Laundering (AML) – What does it mean and why is it important?

27 February 2024

More or Less Mortgage Terms?

20 February 2024

Criminal Rate of Interest

13 February 2024

Choosing the Right Mortgage Enforcement Remedy in Ontario

20 December 2023

How is your Environmental Indemnity?

18 October 2023

Enforcement Against Guarantors – But the Loan Terms Have Changed!

4 October 2023

Commercial Lending Where There is a Limited Partnership

2 August 2023

I'm a Lender! How do I get my 3-month Interest Penalty on a Borrower Default?

26 April 2023

Lending Against a Partial Beneficial Interest?

26 January 2023

How Do I Get All My Lender Fees?

14 December 2022

Is Your Demand Loan Demandable?

8 November 2022

Mortgage Assumptions and VTBs in a Rising Interest Rate Market

13 October 2022

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How Do I Lend to LPs & REITs?

13 September 2022

1-Minute Read for Commercial Mortgage Lenders: Beneficial Ownership vs. Registered

23 August 2022

Other Topics / General

Second Mortgages Are Quietly Driving Enforcement Risk

22 September 2026

Attornment and Non-Disturbance Agreements

6 August 2024

What is an Enforceability Opinion and do I need one?

31 May 2023

PPSA Registrations for a GSA vs for a Guarantee

15 March 2023

Memberships and recognition

Board memberships

- Trustee of GO Residential Real Estate Investment Trust
 - Member of the Board of Directors of Kayla's Children Centre
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Professional memberships

- Law Society of Ontario
 - Ontario Bar Association
 - Ontario Retirement Communities Association
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Recognition

- Best Lawyers in Canada – 2021 - present (Real Estate Law)
 - Best Lawyers in Canada – 2021 - present (Banking and Finance Law)
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