Michael D. Zaradich

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Mike Zaradich is a Partner in Krieg DeVault's Commercial and Real Estate Lending Practice. He represents banks, credit unions, private lenders, specialty finance companies, and other capital providers in the structuring, negotiation, documentation, and restructuring of commercial lending transactions.

Mike's practice encompasses a broad range of commercial finance matters, including commercial real estate finance, construction lending, and commercial and industrial lending. He regularly advises lenders in connection with acquisition, construction, bridge, mezzanine, and permanent financing transactions, as well as syndicated and participated loan facilities.

A significant portion of Mike's practice is devoted to commercial real estate financing transactions involving multifamily housing developments, affordable housing projects, senior living and long-term care facilities, mixed-use developments, industrial properties, and other income-producing real estate assets. He also represents lenders in commercial and industrial financing transactions involving operating businesses across a variety of industries.

Clients rely on Mike to guide transactions from term sheet through closing, helping them identify and manage legal, business, and practical issues while maintaining focus on their transaction objectives. He works closely with lenders, borrowers, title companies, surveyors, consultants, and local counsel to efficiently navigate complex transactions involving multiple borrowers, financing sources, collateral types, and jurisdictions. His experience includes transactions throughout the United States, and he frequently serves as Indiana counsel for out-of-state lenders financing projects within the state.

In addition to years of representing lenders, Mike also served as in-house counsel and corporate secretary for a Federal Home Loan Bank. That experience provides him with a practical understanding of the legal, operational, and business considerations that influence lending decisions and continues to inform his representation of lender clients.

In addition to his lending practice, Mike advises financial institutions and their management teams on corporate governance, transactional, and regulatory matters.

Education

- J.D., *cum laude*, Valparaiso University School of Law, 2006
- B.S., Indiana University Kelley School of Business, 2000

Bar & Court Admissions

- Indiana, 2006

- U.S. District Court of the Northern District of Indiana, 2006
- U.S. District Court of the Southern District of Indiana, 2006

Practices

- Commercial and Real Estate Lending
- Financial Institutions
- Federal Home Loan Banks
- Real Estate Services

Industries

- Financial Services
- Real Estate