Julia A. Carpenter

Partner - Retired

Julia Carpenter retired from Krieg DeVault LLP at the end of 2024. Ms. Carpenter practiced law for over 30 years, focusing her career on commercial and real estate lending, banking, corporate finance, and general corporate matters. She represented both lenders and borrowers in a wide range of commercial lending transactions, including secured and unsecured lending, construction lending, tax credit financing, syndicated transactions, letters of credit, and ESOP financing. During her time at Krieg DeVault, Julia also served as Chair of the Firm's Diversity, Equity and Inclusion Committee, as well as Chair of the Commercial and Real Estate Lending Practice and various other firm committees.

For any questions relating to matters in which Ms. Carpenter was involved, please contact **John B. Baxter.**

Education

- J.D., *magna cum laude*, Indiana University Robert H. McKinney School of Law, Indianapolis, Indiana, 1988
- B.S., Butler University, Indianapolis, Indiana, 1985

Bar & Court Admissions

- Indiana, 1988
- U.S. District Court for the Southern District of Indiana, 1988

Certifications

- Legal Lean Sigma® White Belt

Practices

- Commercial and Real Estate Lending
- ESOP Finance and Lending

Industries

- Financial Services
- Real Estate

Representative Experience

- Represented a financial institution in connection with the negotiation and documentation of $17,000,000 in secured credit facilities to a medical holding company to finance the formation of an ESOP
- Represented a financial institution in connection with the negotiation and documentation of a $40,000,000 syndicated loan transaction secured by personal property and real property involving a medical practice group with multiple locations, including the financing of the construction of a new facility and the renovation of an existing facility
- Represented a financial institution in connection with the negotiation and documentation of a $60,000,000 syndicated loan transaction secured by personal property and real property for a multi-state landscaping company
- Represented a large regional utility contractor in connection with the negotiation and documentation of $33,000,000 in credit facilities from a financial institution to finance the formation of an ESOP
- Represented a financial institution in connection with the negotiation and documentation of a $25,000,000 unsecured line of credit to a public utility
- Represented a financial institution in connection with the negotiation and documentation of a $150,000,000 syndicated loan transaction involving buy here/pay here automobile finance company
- Represented a financial institution in connection with the negotiation and documentation of a $50,675,547 construction loan and a $53,249,458 construction loan for student housing in Ann Arbor, Michigan and Tempe, Arizona, respectively
- Represented a national storage facility entity as local Indiana counsel in connection with the negotiation and documentation of a $200,000,000 credit facility from a syndicated group of financial institutions

Professional Associations

- Business Law Section Member and Former Chair, Indianapolis Bar Association
- Business Law Section Member and Former Chair, Indiana State Bar Association
- Member, American Bar Association
- Founding Member and Former Mentor for IndyCREW Mentoring Program, IndyCREW
- Former Governing Body Member, ATHENAPowerlink

Civic Involvement

- Board Member, Ascension St. Vincent Foundation
- Founding Member, Chair of Book Club, Former Board Member and Secretary, Executive Women in Finance
- Board Member and Secretary, Little Star Center
- Steering Committee, Women's Network Forum
- Member, Auxiliary to the Children’s Bureau of Indiana, Inc.
- Former Board Member, G.L.A.M.
- Former Board Member and Former Co-Chair of Celebrity Radio Show, Indiana Repertory Theatre
- Former Board Member, Butler University Alumni Board
- Former Member, Butler University Central Indiana Alumni Chapter Steering Committee

- Former Treasurer, Mu Chapter of Kappa Kappa Gamma House Board
- Former Board Member, COLAP
- Former Board Member, Catholic Social Services

Awards & Recognitions

- Commercial Lending Attorney of the Year in Indiana, Global Law Experts, 2015
- Top Women in Real Estate, Midwest Real Estate News, 2015
- Indiana Super Lawyers, 2004
- Distinguished Fellow, Indianapolis Bar Association, 1998

Seminars & Presentations

- Fundamentals of Acquisition Transactions in Indiana; Financing the Deal", 2007
- “Title Law In Indiana”, NBI, Inc., 1997
- “Commercial Loan Documentation”, Indiana Continuing Legal Education Forum, 1995