

Erin T. Putnam-Miller

ASSOCIATE

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As an associate in the Real Estate Finance group, Erin Putnam-Miller assists financial institutions in structuring, documenting, negotiating and closing real estate, health care, nonprofit, asset-based and other commercial financing transactions dealing with real estate and non-real estate matters. She also has experience in securitized and portfolio mortgage loans and other real estate asset backed financings, including those in connection with tax credit and tax increment financing. This broad experience allows for a critical approach on deals of all sizes and complexity involving many different asset classes. Erin provides valuable perspectives in counseling lenders and servicers to address complex legal issues. Her strong work ethic, professionalism, and passion for serving others complement her legal practice and ability to help clients with their financing needs.

Her depth of experience includes:

- Commercial and mortgage loan origination
- Borrower lending
- Loan servicing transactions
- Loan participations
- Private debt financing
- Syndicated finance
- Agricultural finance
- Construction lending

Education

- Washington University in St. Louis School of Law (J.D., *magna cum laude*, *Order of the Coif*, 2017)
 - Business Law Certificate; Journal of Law & Policy; Women's Law Caucus Social Chair
- University of Illinois at Springfield (B.B.A., *magna cum laude*, 2013)
 - Pre-Law Society; Moot Court; Student Government Association

Bar Admissions

Capabilities

- Agribusiness Finance
- Commercial Lending
- Finance
- Consumer Products & Luxury Goods
- Health Care Finance
- Real Estate Finance
- Private Credit & Direct Lending
- Agribusiness

- Missouri, 2017
- Illinois, 2020

Court Admissions

- State of Missouri
- State of Illinois

Memberships

- The Bar Association of Metro St. Louis, 2017
- Urban Land Institute
 - Young Leaders Group

Recognition

- Named one of *Best Lawyers: Ones to Watch® in America* in:
 - Banking and Finance Law, 2026
 - Real Estate Law, 2025-2026
- Student Extern for the Honorable Catherine Perry, U.S. District Court for the Eastern District of Missouri

Matters

- Assisted with representation of a national bank in its capacity as administrative agent in connection with a \$30,000,000 two-part syndication secured by large developments in Minnesota and Missouri.
- Assisted with representation of multiple investment companies in connection with private debt transactions, both domestically and internationally.
- Assisted with representation of multiple regional and national banks as lender and investor in connection debt financing, project equity, tax increment financing, new market tax credits and bond financing.
- Assisted with representation of lenders nationally in connection with numerous construction real estate secured loans, including those secured by assisted living facilities and other medical developments.
- Assisted with representation of the administrative agent and lead lender in connection with a \$340 million syndicated loan involving the acquisition financing of 30 medical office buildings in 13 different states. The transaction involved a complex equity recapitalization in which the majority joint venture owner sold its interest in the real estate to a global institutional investor.
- Assisted with representation the administrative agent and lead lender in connection with a \$500 million syndicated loan involving the acquisition financing of 54 medical office buildings in 18 different states. The transaction involved a complex equity recapitalization in which the majority joint venture owner sold its interest in the real estate to a global institutional investor.
- Proficient in the review of commercial leases and preparation of subordination agreement in connection with large financial transactions.
- Assisted local businesses as borrowers in connection with asset-based revolving facilities.
- Part of a team representing a national financial institution in connection with its portfolio of agriculturally secured loans.

