

Education

University of Missouri – Columbia, J.D.;

- Dean's List
- *Missouri Law Review* Associate Editor (2012-13); Associate Member (2011-12)

Quincy University, B.A., *Summa Cum Laude*;

- Dean's List
- Captain of NCAA Baseball Team

Joseph D. Palumbo

Principal

St. Louis, MO 314-854-8615 | jdp@carmodymacdonald.com

Joe Palumbo is a transactional attorney in the firm's Business Services Group. His practice is focused on banking and finance, real estate, commercial and corporate law.

Joe represents banks and credit unions of all sizes and assists them with a variety of their financing matters. In this capacity, he has reviewed due diligence, negotiated and documented a wide variety of secured and unsecured transactions, including commercial and industrial loans, real estate loans, equipment loans, construction loans, SBA loans, bridge loans, asset purchase loans, and letters of credit. Joe has also counseled clients on public issuances, private placements, tax abatement, and several other types of development incentives. In addition, Joe has experience working with developers and has handled a significant number of real estate matters.

Admissions

- Missouri, 2013
- Illinois, 2014

Practice Areas

- Banking & Finance
- Business Law
- Financial Restructuring & Bankruptcy
- Real Estate

Awards & Recognition

- Best Lawyers "Ones To Watch" (2022-present)
 - $\circ~$ Banking and Finance Law
 - Corporate Law
 - $\circ~$ Project Finance Law
 - Public Finance Law
 - Real Estate Law
- Super Lawyers
 - Missouri & Kansas Rising Stars (2023)

Professional & Community Involvement

- Missouri Bar Association
- Illinois Bar Association
- Bar Association of Metropolitan St. Louis
- Ronald McDonald House Charities Red Shoe Society
- St. Louis Zoo Advisory Board
- St. Louis University High School Alumni Board
- Missouri Athletic Club
- Volunteer Loyola Academy Million Dollar Shootout Charity Golf Tournament
- Volunteer The Mikey Charity Golf Tournament
- Volunteer Youth Baseball Hitting Instructor



Publications

- Article
 - "Construction Lending: Positive Outlook Despite Pandemic Problems" in the November/December 2021 issue of *Construction News and Review*
- Presentations
 - "UCC Searching and Filing Best Practices and Traps for the Unwary" (Presented on various occasions in 2021 and 2022)
 - "Capital Improvement Financing Fundamentals and Tax Law Update" MoASBO 2019 Spring Conference, Osage Beach, MO
 - "Capital Improvement Financing Fundamentals and Tax Law Update" MSBA & MASA 2018 Fall Conference, Osage Beach, MO
 - "A Handshake is Not Enough: The Importance of a Good Redevelopment Agreement" Government Finance Officers of Missouri 2017 Annual Conference, Springfield, MO
 - "Creative Financing of Library Capital Projects" Missouri Public Library Directors Association 2016 Conference, Poplar Bluff, MO