



Joseph D. Palumbo

Principal

St. Louis, MO

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Joe Palumbo is a seasoned transactional attorney in the firm's Business Services Group, advising clients across banking and finance, real estate, and corporate law. He represents national, regional and local lenders, including banks, life insurance companies and credit unions, as well as middle-market borrowers, developers, and investors, in a wide range of commercial lending and real estate transactions.

Clients turn to Joe to structure, negotiate, document, and close complex deals with efficiency and practical insight. His experience spans secured and unsecured credit facilities, asset-based lending, and commercial & industrial (C&I) loans, along with acquisitions and sales, construction financing, leasing and development incentives. Joe's hands-on approach to title and survey review, due diligence and risk allocation helps deal teams anticipate issues early and keep closings on track.

In the corporate arena, Joe counsels companies on entity formation, private placements, and governance considerations that support financing, operations and growth. Whether representing a lender or a borrower, he delivers tailored, business-minded advice that protects collateral and cash flows while moving transactions forward.

Focus areas:

- Commercial lending
- Secured transactions
- Asset-based credits
- C&I loans
- Loan documentation
- Intercreditor agreements
- Amendments/workouts
- Real estate finance
- Acquisitions & dispositions
- Construction loans
- Leasing
- Title/survey review
- Development incentives
- Private placements

Admissions

- Missouri, 2013
- Illinois, 2014

Practice Areas

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

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

- Real Estate

Awards & Recognition

- Best Lawyers - "Ones To Watch" (2022-2025)
 - Banking and Finance Law
 - Corporate Law
 - 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 - Golf Committee and Red Shoe Society
- St. Louis Zoo Advisory Board - Vice President of Education
- St. Louis University High School Alumni Board
- Volunteer - Loyola Academy Million Dollar Shootout Charity Golf Tournament
- Volunteer - The Mikey Charity Golf Tournament

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