HUSCH BLACKWELL



Lute Barber

PARTNER

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OVERVIEW

Lute draws on his extensive experience in banking and finance law to represent clients in middle market finance transactions.

Lute focuses his practice on commercial, corporate, and real estate lending transactions. He has represented lenders and borrowers in a variety of complex financing structures, including bilateral and club facilities, lines of credit, term loans, asset-based loans, acquisition financings, cash flow loans, commercial and industrial loans, and commercial real estate and construction loans. He also regularly advises lenders and borrowers regarding workouts, collection matters, and loan sale transactions.

Lute values working in a practice area where all parties collaborate toward shared objectives, and he is committed to assisting clients in achieving successful outcomes.

Industry

Financial Services & Capital Markets

Services

Banking & Finance

Consumer Financial Services

Real Estate Finance

"He is extremely knowledgeable of the general corpus of applicable law, plus he is a deep thinker and a fast worker."

— Chambers USA 2025

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Experience

- Represented a regional bank in restructuring a $30 million non-revolving credit facility for an insurance company, secured by marketable securities.
- Assisted as Texas counsel in the representation of a regional bank in a $16.5 million term loan to finance the acquisition of a 94-unit multifamily property.
- Represented a regional bank in a $16 million non-revolving credit facility to finance multiple land acquisitions and construction of a residential mixed-use development to include senior living, multifamily units and single-family homes.
- Represented a regional bank in a $14 million non-revolving credit facility to finance the acquisition of a 126-unit multifamily property and capital improvements.
- Represented a community bank in restructuring a $13 million revolving credit facility and $4 million of associated real estate term loans necessitated by the divorce of the bank's borrowers.
- Represented a regional bank in a $9.1 million non-revolving credit facility to refinance existing indebtedness and fund construction of Phase 1 of a 340-acre commercial mixed-use development.
- Assisted in the representation of a community bank in a $6 million term loan secured by franchise agreements and a pledge of the membership interests of the borrower and its affiliates.
- Represented a regional bank in a $5.845 million term loan to refinance the purchase of a 77,627 square foot office building.
- Represented a community bank in a $3.75 million multiple advance construction loan to finance the construction of a convenience store.
- Represented a community bank in a $3 million term loan to finance the acquisition of a commercial property and $500,000 revolving credit facility to fund capital improvements.
- Represented a regional bank in a $3 million non-revolving credit facility to finance the acquisition of a 49-unit multifamily property and capital improvements.

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Experience

- Represented a community bank in a $2.3 million term loan to finance the acquisition of a subleasehold interest in 0.6-acre tract of land and the 5,000 square foot building constructed thereon.
- Represented a regional bank in a $2 million multiple advance construction loan to finance the construction of a self-storage facility.
- Represented CBL Properties in its acquisition of four dominant enclosed regional malls for $178.9 million from Washington Prime Group.

Recognition

- *Chambers USA*
  - Banking & Finance, Up and Coming, 2025-2026
  - Banking & Finance, Associates to watch, 2024

Education

- J.D., University of Houston Law Center
  - *Houston Business & Tax Law Journal*, Chief Notes & Comments Editor
- B.A., Rice University
  - Economics and Managerial Studies

Admissions

- Texas
- U.S. District Court, Western District of Texas

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Community Leadership

- Board Member, The Cove–Heart of Texas, Inc., 2016-present



2025 Pro Bono Contributor

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