

Julie B. Hamilton

julie.hamilton@hcmp.com

direct: 206.470.7682

fax: 206.623.7789



Professional Overview

Julie is a skilled finance attorney with a wealth of experience representing regional lenders, national banks, and private lenders in a wide range of complex lending activities, with a specialization in real estate secured financing and the workout of such credits. Her representation includes the structuring, documentation, negotiation, and closing of various lending transactions. Julie brings a unique perspective to her practice due to her nearly ten years in the banking industry as a commercial banker for a large commercial bank prior to becoming an attorney. Julie's banking experience instilled in her the value of relationship management and exposed her to first-hand knowledge of the various needs of financial institutions and businesses.

EXPERIENCE

Real Estate Secured Loan Transactions

Julie represents lenders on all forms of commercial loans secured by real property, including term loans, construction loans, and combination construction and term loans. Her experience includes loans for multi-family projects, retail buildings, office buildings, mixed-use projects, residential subdivisions, and mobile home parks.

Affordable Housing Finance

Julie represents lenders in connection with complex affordable housing lending transactions that include funding from various sources such as low-income housing tax credits (LIHTC), tax-exempt bonds, and government sponsored loans and grant programs.

Homebuilder Finance

Julie represents lenders with credit facilities for production homebuilders. The facilities include various forms of financing for the acquisition and development of raw land into residential lots and the construction of residential homes or units on finished lots.

Complex Commercial and Industrial Financing

Julie represents lenders on complex commercial loans secured by traditional commercial assets such as inventory, accounts receivable, and crops. This work also includes lending for hotel, senior assisted living, and industrial projects.

Loan Workouts

Julie also assists her clients with the workout and restructuring of commercial real estate secured loans. This work includes restructuring guidance, pre-workout negotiations, forbearance agreements, receivership actions, deed-in-lieu transactions, and non-judicial foreclosures. During the Great Recession, most of Julie's work involved assisting her clients on the workout of real estate secured loans. She has broad experience in all forms of workout, including bankruptcy and receiverships, and works closely with her litigation partners to pass the baton when a workout turns to a court action.

Representative Matters

- Ongoing representation of national bank in connection with the structuring, documenting, and closing of acquisition, construction, and permanent commercial real estate loans in multiple states for multi-family, office, and retail projects.
- Representation of a private residential construction lender in creating form loan documents for use in all states.
- Representation of regional bank in connection with LIHTC affordable housing transactions in multiple states.
- Representation of multiple lenders in connection with non-judicial foreclosures of partially developed residential subdivisions, condominium projects, apartment complexes, warehouses, and a multitude of other property types.
- Representation of a private residential construction lender in connection with the workout and forbearance of over fifteen loan facilities totaling more than \$50 million made to a homebuilder.

Articles and Presentations

- Author, Ask a Legal Professional, *Puget Sound Business Journal* ([Personal Representative's Deeds](#)), March 2016
- Author, Ask a Legal Professional, *Puget Sound Business Journal* ([ALTA/ACSM Surveys](#)), August 2015
- Author, Ask a Legal Professional, *Puget Sound Business Journal* ([Pre-Sale Foreclosure Purchase](#)), August 2014

Professional and Civic Involvement

- King County Bar Association

- Washington State Bar Association
- Federal Bar Association
- Washington Women Lawyers

Education

- J.D. Seattle University School of Law, magna cum laude, 2005
Editorial Board, Seattle Law Review, 2004 - 2005
Jim Bond Moot Court Competition Finalist, 2004
- B.A., University of Oregon, 1992

Bar/Court Admissions

- Washington State Courts
- Oregon State Courts
- U.S. Bankruptcy Court for the District of Oregon
- U.S. Bankruptcy Court for the Western and Eastern Districts of Washington

Personal

In her spare time, Julie loves to spend time with family, travel, and take advantage of any activity outdoors. Julie and her husband are recent empty nesters and find any excuse to visit their two children who attend college in New England. You can also find Julie cheering on the Seattle Sounders or curling up with a good book.