



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 bank transactions.

With an undergraduate degree in economics and managerial studies, Lute always had an interest in the intersection of finance, business and law. He chose to focus his legal practice on transactional law and gained experience early in his career with the banking industry.

Today, Lute represents lenders in a variety of financing transactions, including real estate loans, construction loans and asset-based loans. He also regularly advises banks regarding workouts, collection matters and loan sale transactions.

Lute has represented community and regional banks in the structuring and negotiating of term loans and both revolving and non-revolving credit facilities of up to \$30 million. In addition, Lute has prior experience assisting with mergers and acquisitions up to \$200 million in value and has served as sole outside counsel for several small businesses. He has also represented both buyers and sellers in the purchase and sale of real property—experience that he draws on in negotiating the real estate-based loans that frequently arise in his current practice.

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

— Chambers USA 2025

Industry

Financial Services & Capital Markets

Services

Banking & Finance

Consumer Financial Services

Real Estate Finance

Lute values working in a practice area where both sides are collaborating toward a common goal, and he's passionate about helping clients get deals done. After nearly 10 years representing clients in the banking industry, he understands how bankers think and operate, and he strives to construct transactions that will meet their unique business needs.

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.

Experience

- 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.
- 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.

Recognition

- *Chambers USA*
 - Banking & Finance, Up and Coming, 2025
 - 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

Community Leadership

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



Chambers USA 2025 - Lute
Barber