

**Julie Carvalho | Partner**  
Finance

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Julie Carvalho focuses her practice on debt financings, including private wealth lending transactions secured by artworks, private company stock, or interests in hedge and private equity funds, syndicated and single bank high-end middle market transactions, asset-based loans and mezzanine financings.

Julie represents major financial institutions and specialty non-bank lenders, as well as borrowers across a wide range of industries.

## Select Engagements

- Represented the private wealth division of a major U.S. bank in a \$100 million facility secured by limited partnership interests in a private equity fund.
- Represented the private wealth division of a major U.S. bank in a \$30 million facility secured by private stock owned by individuals and various family trusts.
- Represented the private wealth division of a major U.S. bank in a \$40 million art loan facility to a private collector.
- Represented the private wealth division of a major U.S. bank in a refinancing of a \$50 million art loan facility to a private collector.
- Represented an art lender in a refinancing of a \$24 million art loan facility to a special purpose entity affiliate of an auction house, guaranteed by the U.S. and non-U.S. auction house entities.
- Represented the private wealth division of a major U.S. bank in an \$18 million art loan facility to a private collector.
- Represented the Geneva division of a major U.S. bank in a \$100 million secured revolving credit facility. The loans are secured by a first lien on a

- portfolio of artworks owned by a Cayman Islands trust.
- Represented a major U.S. bank in several MSLP (Main Street Loan Program) loans to companies in the entertainment and tourism industry.
  - Represented Citibank, as agent, in a \$600 million term loan to certain affiliates of the Durst Organization secured by a blanket mortgage on six office buildings located in Manhattan. The term loan refinanced approximately \$300 million of existing mortgage debt on three of the properties (including approximately \$120 million outstanding to Citibank). The bank group also financed a \$400 million revolving credit facility to the Durst Organization. The revolving credit facility is secured by pledges of economic and equity interests in the six mortgage borrowers and in two additional Durst affiliates, which affiliates own other office properties in Manhattan.
  - Represented a U.S. bank, as administrative agent and lender, in a \$300 million secured syndicated revolving credit facility to a high-net-worth individual and an offshore trust. The credit facility is secured by museum quality, fine artworks, and is guaranteed by a trust and a BVI entity. Proceeds of the credit facility are to be used to finance investments.
  - Represented a major financial institution in a term loan to a New York art gallery. The loan was secured by all the gallery's assets, as well as artworks from the gallery owner's personal collection.

## Admissions

- New Jersey
- New York

## Education

- New York University, BA
- University of Michigan Law School, JD

## Recognitions

2014–2018, New York Metro “Rising Star” in Business & Corporate Law, listed in *Super Lawyers*