



## Julia H. Terry

**Partner**  
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Julia Terry represents the interests of lenders and borrowers in business and commercial transactions. Leveraging her extensive experience, she helps clients in virtually all manner of banking, finance, real estate, and lending-related matters.

Julia works with institutions and entities of all sizes. She handles commercial real estate and loan transactions as well as the negotiation of technology service provider contracts. Julia advises companies on how to appropriately transfer third-party risk to effectively manage operational and compliance risks.

In order to assist clients in managing technology risk, Julia handles the negotiation of hosted applications, cloud subscription services, and application service provider agreements. She also has extensive experience with premises software license and maintenance agreements, service level agreements, and project implementation documentation, including project scope and timeline, deliverables, milestones, acceptance, and testing criteria.

Julia also helps clients navigate asset-based lending transactions, real estate portfolio acquisitions and dispositions, foreclosures, and general business and regulatory matters.

Having spent more than a decade as Vice President and Corporate Counsel for a New Orleans-based bank, Julia provides clients with exceptional industry-specific insights. Her background further includes working for a title insurance company in Atlanta and spending several years in private practice at firms in Louisiana and Mississippi.

### Professional Affiliations

- Atlanta Commercial Real Estate Women (CREW)
  - Program Committee, 2005 – 2008
  - CREW Careers, 2006 – 2007
- New Orleans CREW
  - Board of Directors, President, 2012; President-Elect, 2011; Assistant Secretary, 2004
  - Membership, Chair, 2009 – 2010; President-Elect, 2005
  - Program Chair, 2003 – 2004

### Practices

Business & Commercial Transactions  
Real Estate & Lending  
Intellectual Property

### Industries

Banking & Finance

### Education

J.D., University of Mississippi School of Law, 1991  
M.B.A., Millsaps College, 1985  
B.A., Wheaton College, 1982

### Admissions

Louisiana  
Mississippi



- Louisiana Bankers Association
- Louisiana State Bar Association
- The Mississippi Bar
  - Real Estate Section
  - Young Lawyers Division
    - Board of Directors, Officer, 1996 – 1997
    - Child Advocacy Committee, Chairman, 1994 –1996

## Honors & Awards

- Selected by her peers for inclusion in *The Best Lawyers in America*® for Real Estate Law, 2006 – 2024
  - Ranking also featured by *Biz New Orleans* in their annual "Best Lawyers in New Orleans" supplement
- Outstanding Service Award, Jackson Young Lawyers Affiliate, 1998
  - Given in recognition for her role in establishing the Children's Advocacy Center and the passage of relevant legislation.
- Special President's Award, The Mississippi Bar's Young Lawyers Division, 1997
- *Pro Bono Publico* Award, The Mississippi Bar, 1997

## Representative Matters

- **Technology Projects**
  - Represented a regional bank in the negotiation of a master software and services agreement with a national software platform provider in connection with the automation of lending and teller functions across the enterprise.
  - Represented a regional bank in the negotiation of a software license and hosting agreement for the digital upgrade of online account opening and online banking platforms.
  - Represented a regional bank in the negotiation of a software license agreement with a mortgage services vendor for the purpose of hedging risks associated with the sale of mandatory consumer mortgage deliverables.
- **Mergers and Acquisitions**
  - Represented a regional bank in connection with the acquisition and consolidation of over 150 bank service provider contracts resulting from the purchase of a national bank's wealth management assets.
- **Acquisitions and Dispositions**
  - Represented a regional bank in the acquisition of 14 branch sites located in Louisiana, 11 branch sites located in Louisiana and Texas, and the sale of 7 branch sites located in Texas to a Texas credit union.
  - Represented a national title insurance company as lead title underwriter and counsel for the sale of 600 million acres of timberland located in Louisiana, Mississippi, and South Carolina.
  - Represented a national title insurance company as lead title underwriter and counsel for the sale of a 300-site shopping center portfolio located in North Carolina and Georgia.
- **Development**
  - Represented a national wireless carrier in the acquisition and construction of a 150-site tower network along the I-10 corridor in Louisiana, Mississippi, Alabama, and Florida.
  - Represented a national home improvement store in the acquisition and construction of 11 sites in Louisiana, Texas, and Mississippi.
  - Represented a national restaurant chain in the acquisition and development of 50 sites located in various states.
- **Lending**
  - Represented a national bank in a \$100 million lending facility secured by assets in Texas and the Netherlands.
  - Represented a national fintech in a \$150 million lending facility secured by assets located in Louisiana, Mississippi, and Alabama.



## Presentations

- Co-Presenter, "What Every Banker Needs to Know: Electronic Loan Closings," Louisiana Bankers Association, Virtual Event, October 26, 2021
- "Latest Developments in Patent Litigation and How They Impact Service Provider Contract Terms," Hancock Whitney Bank Vendor Management Department, December 7, 2020
- "Third Party Risks Arising from Cloud Services Agreements," Hancock Whitney Bank IT Services Department, July 26, 2017
- "Contract Provisions and Considerations for Managing Third Party Risk," 2013 LBA Bank Counsel Conference, New Orleans, Louisiana, December 13, 2013

## Personal

Julia enjoys playing the piano and spending time with her nieces and nephew.

## Community/Civic Activities

- Mustard Seed, Inc., Jackson, Mississippi, Board of Directors and President, 1995 – 1997