

BIRMINGHAM

## J. Kris Lowry

SHAREHOLDER



### Kris's Profile

Kris is a Shareholder and one of the leaders in the Firm's Banking and Finance Practice Group. He focuses his practice in the areas of commercial lending and structured finance.

In his commercial lending practice, Kris represents lenders in secured and unsecured transactions, many of which involve multi-state transactions. He primarily documents commercial and industrial transactions for financial institutions. In his structured finance practice, he advises banks and pension funds in documenting transactions involving senior debt, subordinated debt and equity financing. Additionally, he represents corporate borrowers in loan negotiations with lenders.

Kris' banking and finance experience also encompasses matters involving real estate transactions. He represents purchasers and sellers in matters involving acquisitions, developments, financing, and leasing concerns.

Kris has earned numerous accolades for his skills and accomplishments as a lawyer, among which is the esteemed Band 1 ranking as a Leading Banking and Finance Practitioner by Chambers USA: America's Leading Lawyers for Business. He is also consistently recognized in Super Lawyers and The Best Lawyers in America®, which tapped Kris as the 2015 "Lawyer of the Year" for the region in the area of Project Finance Law and again in 2018 and 2019 in the areas of Commercial Transactions/UCC Law and Project Finance Law. In addition to leadership of the Banking and Finance Practice, Kris serves as one of the firm's two Risk Management shareholders.

### Kris's Experience

- Represent the lender in a financing of a national broadcasting

### Contact

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### RELATED INDUSTRIES/SERVICES

[Banking](#)  
[Commercial Finance](#)  
[General Corporate](#)  
[Real Estate](#)  
[Real Estate Finance](#)

media company involving multiple credit facilities and preferred stock (totaling over \$2 billion) and real estate collateral consisting of media properties located throughout the United States

- Represent the lender in a financing of a national newspaper company involving multiple credit facilities and preferred stock (totaling over \$1.8 billion) and real estate collateral consisting of newspaper properties located throughout the United States
- Represent the lender in a financing of a resort developer involving multiple credit facilities and preferred stock (totaling over \$750 million) and real estate collateral consisting of resort properties located in Alabama
- Represent letter of credit-issuing bank in credit-enhanced, bond transactions in amounts ranging from \$2 million to \$20 million
- Represent the agent bank in multi-lender syndicated revolving credit and letter of credit facilities in amounts ranging from \$5 million to \$1 billion
- Represent the developer in the development of hotel convention center complexes, golf resorts and residential planned unit developments in Alabama

## Kris's Awards

- Chambers USA, Leading Practitioner in Banking & Finance (2008-present)
- The Best Lawyers in America® for Banking and Finance Law, Commercial Finance Law, Commercial Transactions/UCC Law, Corporate Law, and Project Finance Law (2006-present)
- Best Lawyers® “Lawyer of the Year” for Banking and Finance Law (2022), Commercial Transactions / UCC Law (2021); Project Finance Law (2019); Commercial Transactions/UCC Law (2018); Project Finance Law (2015)
- Mid-South Super Lawyers for Business/Corporate Law (2016-present)
- Alabama Super Lawyers for Business/Corporate, Banking, Real Estate (2008-2015)
- Martindale-Hubbell AV® Preeminent Rating



Maynard, Cooper & Gale P.C.



# Kris's Affiliations and Civic Involvement

## Affiliations

- American Bar Association (Business Law Section; Real Property, Probate and Trust Section)
- Alabama State Bar Association
- Birmingham Bar Association

## Bar Admissions

State Bar: Alabama

## Education

- Vanderbilt University Law School
  - (1987, J.D., Order of the Coif; Vanderbilt Law Review, Associate Editor)
- University of Tennessee at Martin
  - (1984, B.S., Highest Honors; Phi Kappa Phi)