

Julia H. Terry

New Orleans, LA

She/Her

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About Julia

With more than three decades of experience, Julia handles real estate and loan transactions and negotiates technology service provider contracts. She advises companies on transferring third-party risk to manage operational and compliance exposure and represents lenders and borrowers of all sizes in business and commercial matters. Leveraging her experience, she supports clients in all manner of banking, finance, real estate, leasing, and lending-related transactions.

In the area of technology and privacy risk, Julia negotiates hosted applications, cloud subscription services, and application service provider agreements. Her experience includes on-premises software licenses, maintenance agreements, service level agreements, and project implementation documents such as 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 issues.

Julia's 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
- 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

Areas of Focus

Industries: Banking & Financial Institutions; Financial Services; Real Estate

Services: Corporate & Transactions; Intellectual Property; Real Estate Transactions & Lending

Experience

- Represented national mortgage lender in assessing title insurance claims in all 50 states.
- Represented a national health service provider in the build out of its leased sites throughout the southwest and Florida.
- 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 the bank's 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.
- Represented a regional bank in connection with the acquisition and consolidation of more than 150 bank service provider contracts resulting from the purchase of a national bank's wealth management assets.
- 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.
- 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.
- 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.

Recognition

- *The Best Lawyers in America*®, Real Estate Law, 2006 – 2026; Commercial Transactions / UCC Law, 2026; Ranking also featured by *Biz New Orleans*, “Best Lawyers in New Orleans” supplement
- Jackson Young Lawyers Affiliate, Outstanding Service Award, 1998
- The Mississippi Bar, Young Lawyers Division, Special President’s Award, 1997; Pro Bono Publico Award, 1997

Credentials

Education

University of Mississippi School of Law, JD, 1991

Wheaton College, MBA, 1985

Wheaton College, BA, 1982

Bar Admissions

Louisiana

Mississippi

Interests

Did you know...

Julia is an excellent cook and an avid reader. She stands by the Saints, win or lose.

Community/Civic Activities

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

Thought Leadership

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

Press Releases

- 102 Hinshaw Lawyers Recognized in 2026 Editions of *The Best Lawyers in America*® and *Ones to Watch*™, Aug 21, 2025
- 105 Hinshaw Lawyers Recognized in 2025 Editions of Best Lawyers in America and Ones to Watch, Aug 15, 2024
- 101 Hinshaw Lawyers Recognized in 2024 Editions of Best Lawyers in America and Ones to Watch, Aug 17, 2023
- Hinshaw Continues Expansion of Gulf Coast Presence with Financial Services Partner in New Orleans, Jul 15, 2021