



## Sara

Sara Finan Melly  
Partner

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St. Louis  
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### MY SERVICES

Tax Credit Finance and Economic Development

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### EDUCATION

Saint Louis University School of Law, J.D., *cum laude*, 2005

University of Arkansas, B.A., *magna cum laude*, 2002

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### ADMISSIONS

Missouri  
Illinois

I have a breadth of experience that helps me to quickly gain an understanding of my client's situation, identify the business issue and give practical advice.

#### overview

Sara Melly is driven to help her clients, which include lenders, equity investors and business owners, navigate the nuances of debt and equity financing structures from conception to closing.

A large portion of Sara's practice involves financing transactions that are subsidized by federal and state tax credits, including New Markets Tax Credits, low-income housing tax credits and historic rehabilitation tax credits. She also represents impact investors in early stage equity and debt investments to disadvantaged businesses. Sara finds it rewarding to know that these investments direct capital to distressed communities and underrepresented populations.

Sara also represents lenders in bank and private capital financings, including working capital facilities, real estate loans, guidance lines of credit, leveraged debt facilities and warehouse lines of credit. She frequently takes the opposite role in lending transactions, representing business owners and nonprofits as borrowers.

Before becoming a transactional attorney, Sara was a litigator for almost a decade, trying cases and handling all stages of litigation in commercial disputes, with a focus on loan workouts. Her resulting awareness of all that can go wrong when a loan or other transaction does not work out as expected gives Sara a unique perspective when structuring transactions for clients.

#### affiliations

##### Professional

- Bar Association of Metropolitan St. Louis

##### Community

- Leadership St. Louis, FOCUS St. Louis, Class of 2020-21

## in my free time

As a former Division 1 swimmer and Ironman triathlete, I like to wake up early and get moving. You can find me on my Peloton most mornings - I'm @5amSanity, if you want to ride with me!