



## Kristen S. Provenza

Special Counsel

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Kristen Provenza practices in the area of public finance and municipal bonds. She has significant experience serving as bond counsel, underwriter's counsel, bank counsel (in connection with private placements, revolving loans, and liquidity facilities), and borrower's counsel in tax-exempt financings, including general obligation bonds, revenue bonds, certificates of participation, limited obligation bonds, installment financings, airport revenue bonds, and mortgage revenue bonds. She represents local governments, state agencies, and investment banks.

In addition, Kristen works on financing for a variety of public projects, including schools, water and sewer system improvements, municipal facilities, airports, community colleges, universities, and both single-family and multifamily housing. She also has experience with tax credit bonds, including qualified zone academy bonds and qualified school construction bonds, as well as with revenue financings with the United States Department of Agriculture – Rural Development.

### PUBLICATIONS

- "Identity Theft: Prevention and Liability," Author, Volume 3, North Carolina Banking Institute, 1999

### SPEAKING ENGAGEMENTS

- "Public Finance Opportunities in the American Recovery and Reinvestment Act of 2009," Speaker, North Carolina Women in Public Finance, 2009

### MEMBERSHIPS

- North Carolina Bar Association, Young Lawyers Division, Pre-Law Counseling Committee, Co-Chair 2004-2006; Member 2002-2004



#### RALEIGH OFFICE



#### PRACTICE AREAS

Public Finance  
Banking & Capital Markets



#### EDUCATION

University of North Carolina  
at Chapel Hill  
JD, with honors, 1999  
Loyola University New  
Orleans  
BA, *summa cum laude*,  
1996



#### ADMISSIONS

North Carolina, 1999



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- Underwood GT Magnet Elementary Foundation, Advisory Board Member, 2014-2015
- Underwood GT Magnet Elementary School, Volunteer, 2011-present
- Girl Scouts of America, Volunteer, 2012-present
- North Carolina Banking Institute, Staff, 1998-1999

