



Rosemarie M. Karcher

Member

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Rosemarie Karcher advises lenders and borrowers in complex financing and real estate transactions, offering practical guidance shaped by decades of experience across commercial and governmental lending programs.

Rosemarie is a member of the Corporate Department at Lewis Rice. Her practice focuses on commercial finance, real estate, and corporate law, with more than 25 years of experience representing national, regional, and local banks, as well as quasi-governmental entities, in a wide range of financing transactions.

Rose structures, negotiates, and documents single-lender, multi-lender, and syndicated financings, both secured and unsecured, including commercial, asset-based, acquisition, real estate, construction, and letter of credit transactions. She also advises on state and federal loan and grant programs, such as brownfields loans and grants. In addition to her lender-side work, Rose represents borrowers in financings related to commercial, real estate, estate planning, and other business transactions.

She is AV® Preeminent™ Peer Review Rated by Martindale-Hubbell and has been selected by her peers for inclusion in *Best Lawyers*® from 2011 to 2026.

Education

- Saint Louis University School of Law (J.D., *summa cum laude*, 1983)
 - Order of the Woolsack
 - Phi Alpha Delta
- University of Missouri at St. Louis (B.S., *magna cum laude*, 1980)
 - Administration of Justice
 - Curator's Scholar
 - Dean's List
 - Alpha Sigma Nu

Professional Affiliations

- American Bar Association, Business Law, Real Property, and Probate and Trust

Services

- Banking & Financial
- Lending & Finance

Sections

- Illinois State Bar Association
- Bar Association of Metropolitan St. Louis
- Women Lawyers' Association of Greater St. Louis
- Alumna, Phi Alpha Delta
- Alumna, Alpha Sigma Nu

Admissions

- Missouri Bar
 - Illinois Bar
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Publications

September 2016

"Trust" but Verify: Trust Certificates Can Be a Win-Win for Lenders and Trusts