Sandra M. Eismann-Harpen

Partner

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Industries

Finance

Commercial Real Estate Finance (CREF)

Energy

Life Sciences

Multifamily Housing

Regional & Community Banks

Practice Areas

Commercial Finance

Commercial Real Estate Finance

Franchise & Distribution

Real Estate

Shopping Center & Retail Development

Solutions

Data Centers

Bar Memberships

Ohio

Kentucky

Sandra is a commercial real estate and finance attorney, who represents national and regional clients on transactions located throughout the country. She also serves as local counsel for transactions with real property located in or documents governed by Ohio or Kentucky law. She regularly negotiates and closes commercial loans secured by real estate and personal property on behalf of financial institutions, insurance companies, and borrowers. She also represents owners, developers, investors and tenants in commercial real estate acquisitions, dispositions, financing, development, and leasing transactions in connection with multi-family, hospitality, retail, restaurant, office, mixed use, data center, industrial, and warehouse projects. In addition, Sandra represents clients in equipment lease and ISDA interest rate swap contracts.

Prior to joining FBT Gibbons, Sandra spent fourteen years working in the banking industry.

In 2025 and the first half of 2026, Sandra closed over $1.5 billion in loan transactions secured by commercial real estate located in 18 states, which included permanent and construction financings with senior, mezzanine, syndication, participation, and portfolio structures.

Other Info About Sandra

Experience

Sandra has represented clients in a wide array of commercial transactions including: $225 million portfolio loan to a real estate investor; $86 million syndicated construction loan to a hospitality company; $35 million participation loan to a multifamily investor; $110 million loan for the development of an event facility; $113 million portfolio loan to a real estate investor; $25-$75 million construction financings for the acquisition and development of multifamily, mixed use, industrial and other projects; $25 million equipment lease fleet facility; $335 million restaurant acquisition with 293 properties in 32 states; and an asset purchase transaction with 76 restaurant and office properties.

Education

Northern Kentucky University, Salmon P. Chase College of Law, J.D., s *umma cum laude*

Northern Kentucky Law Review

Xavier University, M.B.A., Finance

Thomas More College, B.A., Business Administration; A.A., Art, Communication and Psychology, *magna cum laude*

LPM Institute, *Fundamental Skills of Legal Project Management*, Certificate, August 2023

National City Bank (now PNC Bank), Six Sigma Green Belt, 2008

Recognition

Distinguished Alumna Award, Northern Kentucky University, Salmon P. Chase College of Law, 2026

The Best Lawyers in America®: Ones to Watch, Banking and Finance, 2025

PLEDGE (Promoting Lawyer Excellence & Driving Gender Equality) Award, John W. Peck Cincinnati-Northern Kentucky Chapter of the Federal Bar Association, 2022

YWCA Rising Star Leadership Program, Class of 2019

YWCA Rising Star Award, 2018

Northern Kentucky Chamber, Legacy Next Generation Leader Award Finalist in the Business, Financial, and Legal Services Category, 2016

National Runner-Up, NKU Chase Arbitration Team, ABA National Arbitration Competition, 2014

Northern Kentucky Bar Association, Judge Judy West Award, 2013

Northern Kentucky Bar Association, AJ Jolly Award, 2011

ArtsWave BOARDway Bound Leadership Program, Class of 2008

Xavier University, M.B.A. Outstanding Academic Achievement Award, 2006

Professional Affiliations

Cincinnati Bar Association

Commercial Real Estate Women (CREW) Greater Cincinnati

Kentucky Bar Association

Ohio State Bar Association

Civic Activities

May We Help, Board Member (2024-present)

Chase College Foundation, Board Member (2023-present)

Newport Parks Renaissance Commission, Inc., Board Member (2014-present)

Division of Developmental and Behavioral Pediatrics Family Advisory Council at Cincinnati Children's Hospital, Member (2023-2026)

Fuel Cincinnati, a program of Giveback Cincinnati, Committee Member (2014-2017); Secretary (2015); Chair (2016); Vice-Chair (2017)

YWCA of Greater Cincinnati, Mentor (2019-2020)

Firm Committees

ArtsWave Committee, former member

Frost Forward, former co-chair

Presentations

"COVID-19: Real Estate Considerations and the Road Ahead," Ohio State Bar Association, 28th Annual Bradley J. Schaeffer Real Property Institute, December 16, 2020.

Major Publications

Rambo Cop: Is He a Soldier Under The Third Amendment?, 41 N. KY. L. REV. 119, 2014.

Kentucky Should Mandate Attorney Consultation Before Juveniles Can Effectively Waive Their Miranda Rights, 40 N. KY. L. REV. 201, 2013.

Featured Articles

Considerations for Commercial Borrowers: Mitigating Uncertainty and Risk with Interest Rate Swaps

U.S. LIBOR Cessation: How to Prepare

Supreme Court Clarifies Borrower's Rescission Rights Under the Truth in Lending Act

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