



STEVEN N. BERGER

602.271.4976 snb@eblawyers.com

Steven N. Berger has focused his career on resolution of complex business situations through effective representation of clients in bankruptcy or other reorganization proceedings, loan workouts, litigation, and business transactions. He co-founded the firm in 1999 after gaining experience as an associate and partner at two of Arizona's largest law firms. He has extensive experience in representing parties involved with troubled loans or troubled businesses, and has represented lenders, lessors, business owners, investors, asset purchasers, creditor committees, and other parties in bankruptcy and reorganization cases. Steve has just shy of 40 years' experience in representing clients throughout Arizona, is admitted to practice before all state and federal courts in Arizona, and before the Ninth Circuit Court of Appeals. He is a long-time Arizona resident, providing him with added perspective in his work on Arizona based issues. He is also available to serve as a neutral mediator bringing forward his experience to bring about resolutions of pending commercial disputes.

PRACTICE AREAS

- Bankruptcy and Reorganization
- Business and Financial Restructuring
- Business Formation and Transactions
- Buying/Selling Businesses
- Commercial Landlord Tenant Law
- Corporate General Counsel
- Creditors Rights
- Loan Documentation
- Loan Workouts
- Mediation
- Real Estate

EDUCATION

- University of Arizona, J.D., with highest distinction, 1984 Articles Editor, Arizona Law Review
- Arizona State University, B.S. Finance, 1980

ADMISSIONS

- Admitted to all Federal and State Courts in AZ

INDUSTRIES

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| <ul style="list-style-type: none">• Advertising and Media• Asset Based Lenders• Agriculture• Commercial Lenders | <ul style="list-style-type: none">• Insurance• Manufacturing• Non-Profits• Printing and Publishing |
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- Equipment Leasing
- Factoring
- Franchising
- Hard Money Lenders
- Healthcare
- Hospitality and Restaurants

- Private Education and Preschools
- Property Management
- Restructuring
- Real Estate
- Retail and Shopping Center Owners
- Title Agencies

PROFESSIONAL

- The American College of Bankruptcy, Fellow
- Lawyer Representative, Ninth Circuit Conference, 2010 – 2014
- State Bar of Arizona Bankruptcy Section, Chair/Member
- State Bar of Arizona CLE Committee, Chair/Member
- University of Arizona Rogers College of Law, Board of Visitors
- Arizona Bankruptcy American Inn of Court, Charter Member & VP, 2010 – 2011
- BNA Bankruptcy Law Reporter, Member, Advisory Board
- American Bankruptcy Institute, Member
- ABA Alternative Dispute Resolution Section, Member
- Law Clerk for Hon. Thomas Tang, Ninth Circuit Court of Appeals, 1984 – 1985

CLIENTS

- Lenders
- Banks
- Borrowers
- Real Estate Brokers/Developers

- Landlords
- Investors
- Owners of Closely-Held Businesses
- Owners of Troubled Businesses

RECOGNITION

- Named “Lawyer of the Year” by *The Best Lawyers in America*® for Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law in Phoenix, AZ, 2016, 2018 and 2020; and Litigation – Bankruptcy in Phoenix, AZ, 2022
- Recognized in *The Best Lawyers in America*® in the field of Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law in Phoenix, AZ, since 2003
- Recognized in *The Best Lawyers in America*® in the field of Litigation – Bankruptcy in Phoenix, AZ, since 2011
- Selected to Southwest Super Lawyers, Bankruptcy, Alternative Dispute Resolution, Business/Corporate, Business Litigation, Real Estate, Creditor Debtor Rights, 2007 – 2021
- Selected to Southwest Super Lawyers “Top 50 Arizona Lawyers”, 2009 – 2020
- *Az Business Magazine*, Top 100 Lawyers in Arizona, 2016 – 2019
- *Phoenix Magazine*, Top 50 Lawyers in Arizona, 2015 – 2016
- *The Business Journal*, Best of the Bar, 2003 – 2004
- AV-Rated by Martindale Hubbell®
- Certified in Business Bankruptcy by American Board of Certification

CAREER HIGHLIGHTS

Representation of owner of multi-state cattle ranch operation in loan workout of over \$20 million secured credit facility.

Representation of lessor of farmland in Chapter 11 case of lessee farming operation.

Representation of the State of Arizona in its takeover, wind-down, and transition to a new provider of the entity responsible for management of the mental health care system for Maricopa County.

Successful restructuring through Chapter 11 of a telecommunications related business in which the shareholders were previously deadlocked and the business's very survival had been jeopardized.

Successful negotiation and implementation for a lender client of multi-million dollar loan to a farming operation during the borrower's Chapter 11 case.

Representation of a creditors' committee in the Chapter 11 case of a primary school and nursery school holding company, resulting in the successful sale and spin-off of schools as going concerns, and the prosecution of actions against corporate insiders.

Representation of a bankruptcy trustee in the successful negotiation of a transition plan among multiple parties including the City of Phoenix, secured lenders, resident groups, and creditors regarding the closing and liquidation of a senior housing project.

PUBLICATIONS

- "Bankruptcy Law and Procedure, a Guide for the Paralegal," Co-Author