



STEVEN WARREN CARDOZA

Partner

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PRACTICE AREAS

- Finance
- Real Estate
- Bankruptcy and Restructuring
- Troubled Assets

INDUSTRIES

- Commercial Mortgage Backed Securities ("CMBS")
- Financial Services

OVERVIEW

Steven Cardoza is a partner in the Finance and Bankruptcy Practice Group specializing in commercial finance law in the firm's Orange County office. He is the head of the practice group's transactional team. A former member of the Firm's Executive Committee, Mr. Cardoza currently serves as Chair of the Firm's Partner Compensation Committee.

Areas of Practice

Mr. Cardoza specializes in real property law, commercial law, secured and unsecured lending, equity investments and bankruptcy matters. His experience includes syndicated credits, senior and mezzanine debt financing, participating or "contingent" interest financing and loan originations for the commercial mortgaged-backed securities market. He has extensive experience representing banks, credit companies and other institutional investors negotiating and documenting secured transactions and equity investments in office buildings, retail centers, apartments, hotels and other income properties. In addition, Mr. Cardoza represents lenders and institutional investors in workouts, restructures and bankruptcies involving commercial mortgage loans and real estate investments.

EDUCATION

- J.D., University of California, Boalt Hall, 1987
- M.B.A., University of California at Berkeley, 1987
- B.S., University of California at Berkeley, 1983, *with honors*

EXPERIENCE

Represented GE Capital Real Estate in the acquisition of the senior tranche of a \$1.2 billion mortgage loan secured by a nationwide portfolio of 108 hotel properties.

Represented GE Capital Real Estate as administrative agent and a co-lender in connection with the restructure of a \$332 million loan secured by a portfolio of 11 multi-family housing projects in Florida.

Represented GE Capital Real Estate as collateral agent and a co-lender in connection with the origination and subsequent restructure of a \$188 million mortgage financing secured by the upper floors of a landmark office tower in Chicago.

Represented GE Capital Real Estate as administrative agent and a co-lender for a new \$85.5 million loan to finance the acquisition of 35 non-performing commercial real estate loans and six properties located in California, metropolitan New York, New Jersey, Nevada and Washington.

Represented GE Capital Real Estate in connection with a \$425 million equity investment in a joint venture formed to acquire and develop a national portfolio of

industrial properties.

Represented Bank of America in connection with a \$45 million revolving credit and term working capital facility to a reorganized residential developer.

Represented Bank of America in connection with debtor-in-possession financing to a residential developer.

Represented Housing Capital Company as lender in connection with a revolving credit facility to construct a 320 unit single-family residential development in Washington State.

Represented Housing Capital Company in connection with a \$45 million revolving credit facility to develop 14 single-family residential and condominium projects.

Represented national lender in documenting a \$100 million revolving credit facility secured by a nationwide portfolio of self-storage properties.

Represented an institutional equity investor in connection with a \$120 million equity investment in a joint venture formed to acquire a portfolio of office/industrial properties.

Represented an institutional investor in connection with a \$200 million equity investment in a joint venture formed to acquire a portfolio of 56 office properties.

SPEECHES

- Mr. Cardoza has spoken on various lending and commercial law topics.