



## → Steven Warren Cardoza

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Steve Cardoza is a partner in the Finance and Bankruptcy Practice Group specializing in commercial finance law in the firm's Orange County office. Steve has served on the Firm's Executive Committee, Chair of the Firm's Partner Compensation Committee and Practice Group Leader of the Finance and Bankruptcy Practice Group.

In 2021, Steve was the recipient of the Firm's Bob Gerber Pro Bono Award.

### Areas of Practice

Steve 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, Steve represents lenders and institutional investors in workouts, restructures and bankruptcies involving commercial mortgage loans and real estate investments.

### Honors

"Best Lawyers in America" in Commercial Finance Law, *Best Lawyers*, 2019-2023

"Bob Gerber Pro Bono Award," 2021

"Top Rated Lawyer" in Banking & Finance, *American Lawyer/Martindale-Hubbell*, 2013

*Legal 500*, 2012

### Experience

Represented an institutional lender in connection with a \$115 million bridge loan to refinance a 535-unit multi-family residential project in Aliso Viejo, CA.

Represented a national bank in connection with a \$116 million bridge loan to finance the acquisition of four office properties in Arizona.

Represented a life insurance company in connection with an \$89 million loan to refinance a 297-unit multi-family residential project in Chula Vista, CA.

Represented a life insurance company in connection with a \$130 million loan to refinance a mixed-use (office/retail/residential) project in Denver, CO.

Represented a national bank as agent bank in connection with an \$88 million syndicated bridge loan to finance the acquisition of Jack London Square, a mixed-use (office and retail) project in Oakland, CA.

Represented a national bank in connection with a \$47 million bridge loan to refinance a boutique office building in Seattle, WA.

Represented a national bank in connection with a \$50 million bridge loan to finance the acquisition of four industrial buildings in Otay Mesa, CA.

Represented a life insurance company in connection with a \$63.5 million loan to finance the acquisition of a student housing project in Tallahassee, FL.

Represented a national bank in connection with a \$98 million loan for the construction of a mixed-use (residential and retail) project in Los Angeles, CA.

Represented a national bank in connection with a \$56 million bridge loan to finance the acquisition of a 515-unit multi-family residential project in Los Colinas, TX.

Represented an institutional lender as Administrative Agent and lead lender in connection with a \$92 million syndicated bridge credit facility to finance a 10-building suburban office park in the Los Angeles, CA.

Represented a national bank in connection with an \$85.2 million bridge loan to finance the acquisition of a power retail center in Midvale, UT.

Represented a national bank in connection with a \$47.9 million bridge loan to finance the acquisition of a 319-unit multi-family residential project in Davenport, FL.

Represented an institutional lender as Administrative Agent and lender in connection with an \$85 million syndicated bridge loan to finance the acquisition of eleven select service hotels located in five states.

Represented U.S. Bank as Administrative Agent and Lead Arranger in connection with a \$425 million syndicated unsecured borrowing base revolving credit facility to TRI Pointe Homes, Inc., one of the top 10 public homebuilders in the United States.

Represented an institutional lender in the acquisition of the senior tranche of a \$1.2 billion mortgage loan secured by a nationwide portfolio of 108 hotel properties.

Represented an institutional lender 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 residential projects in Florida.

Represented an institutional lender 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 an institutional lender as administrative agent and a co-lender in connection with 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 an institutional lender 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 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.

## Articles

### Finance and Bankruptcy Law Blog Posts

- "Start Spreadin' the News: California Court Says No to New York, New York; Rejects Forum Selection Clause," November 8, 2019

## Speaking Engagements

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

## Practices

Asset Based Lending

Bankruptcy and Restructuring

Commercial Lending and Financial Transactions

Commercial Mortgage Backed Securities ("CMBS")

Distressed Real Estate Loan Workouts and Enforcement

Real Estate Finance

Syndicated Credit Facilities

## Industries

Hospitality

## 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*