



Michael A. Stephani  
**Attorney**

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As a former business owner, I understand the importance of the bottom line, and approach my client's legal issues with a pragmatic and creative mindset, with the end goal of maximizing value without unnecessary cost.

Michael A. Stephani represents a wide array of clients facing various types of creditor-side bankruptcy issues including adversary litigation, reliefs from stay, preference litigation, challenges to discharge, and claim objections. He has also assisted creditors in obtaining payment through chapter 11 restructuring plans.

Additionally, Michael has experience in commercial collections matters and litigation, including replevin actions and other judgment executions. He has recovered millions of dollars for his clients through both voluntary and involuntary collection actions.

Prior to joining Best & Flanagan, and in addition to his bankruptcy practice, Michael litigated cases on behalf of large institutional mortgage lenders for a national law firm, where he defeated numerous claims from borrowers seeking foreclosure rescissions and damages. Michael also defended these same clients from claims brought under the FCRA, FCBA, and FDCPA.

## Experience

- › Represented regional utility company in assumption of 7-figure lease and 100% payment of all pre- and post-petition arrears in national utility's chapter 11 bankruptcy.
- › Represented investment firm in obtaining dismissals of three separate bankruptcies across two states filed by fraudulent real estate development business and its principal by investigating and discovering misrepresentations in their bankruptcy schedules and numerous fraudulent transfers.
- › Secured six-figure settlement for nationwide commercial landlord from restaurant tenant that sought to use COVID-19 outbreak to justify unilateral termination of lease.
- › Obtained defense verdict at trial on behalf of regional mortgage lender in case where borrowers were challenging validity of foreclosure and seeking six-figure damages against lender.
- › Successfully represented local homebuilder in bankruptcy adversary litigation wherein non-paying customer was seeking discharge of home construction debt.

# BEST & FLANAGAN

- › Obtained six-figure trial verdict, including an award of full attorneys’ fees, in favor of local commercial landlord in rent dispute matter.
- › Represented national automobile lenders in contesting “cramdowns” of vehicle loans in chapter 13 proceedings, as well as in numerous replevin actions.
- › Represented bankruptcy panel trustees in recovering in excess of \$100,000 in non-exempt assets from bankruptcy debtor estates.

## Areas of Practice

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Bankruptcy Litigation & Motions

Workouts & Restructurings

Litigation & Appellate

Construction

Commercial Litigation

## Education

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J.D., University of St. Thomas School of Law, 2009

B.A., University of St. Thomas, 2006

## Admissions

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State of Minnesota

State of Wisconsin

U.S. District Court, District of Minnesota

U.S. District Court, Eastern District of Wisconsin

## Firm News/Articles

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- › Best & Flanagan Elects Three New Partners
- › Best & Flanagan Welcomes Five Attorneys