



→ Steven Warren Cardoza

Retired - Of Counsel

scardoza@sheppardmullin.com

Steve Cardoza retired from the firm and is now Of Counsel. Steve previously 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 specialized in real property law, commercial law, secured and unsecured lending, equity investments and bankruptcy matters. His experience included syndicated credits, senior and mezzanine debt financing, participating or "contingent" interest financing and loan originations for the commercial mortgaged-backed securities market. His experience included 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 represented lenders and institutional investors in workouts, restructures and bankruptcies involving commercial mortgage loans and real estate investments.

Honors

"Marcus M. Kaufman Jurisprudence Honoree," Anti-Defamation League of the Orange County/Long Beach, 2025

"Best Lawyers in America" in Commercial Finance Law, *Best Lawyers*, 2019-2023, 2026

"Bob Gerber Pro Bono Award," 2021

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

Legal 500, 2012

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.

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*