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Services

Bankruptcy, Restructuring and
Insolvency

Bankruptcy Litigation and
Appeals

Creditor and Creditors'
Committee

Distressed Automotive Supplier

Distressed Transactions and
Bankruptcy Sales

International and Cross-Border
Insolvency

Loan Enforcement and
Restructuring

Corporate and Transactions

Litigation and Dispute Resolution

Real Estate

Commercial Real Estate Finance
Workout, Foreclosure and
Litigation

Corporate Real Estate

Financial Services

C&I and Asset-Based Finance

Commercial Lending
Enforcement, Insolvency and
Litigation

Receiverships, Real Estate
Owned and Loan Portfolio
Acquisitions & Dispositions



Steven A. Roach

Principal

Steven A. Roach brings 40 years of commercial transaction and litigation experience in restructuring lending relationships and enforcing loan transactions. He applies this experience to provide a unique perspective as both a trial and transactional lawyer when representing and counselling the firm's financial institution clients.

Steve has represented lenders in a variety of lending structures, including syndications, financing leases, structured debt and equity financings, multi-jurisdictional and international transactions. He has assisted lenders with the liquidation of many different types of collateral that include operational assets, construction equipment, retail and wholesale inventory, real estate, intellectual property, aircraft and ships, with borrowers located in Michigan, throughout the United States, Mexico, Canada, and elsewhere. Steve delivers results both out of court and when litigation is needed.

Steve utilizes pre- and post-judgment remedies in both state and federal courts when appropriate to preserve and enhance the value of collateral and to liquidate collateral. He has been actively involved with a large number and variety of receivership actions that have sought to preserve the value of assets, to wind down operating companies, to complete construction projects, and to liquidate both real and personal property. His receivership practice includes representation of both receivers and secured lenders.

His practice experience also includes jury trials, bench trials and arbitrations involving millions of dollars in damages, including lender liability, license and royalty contracts, real estate, construction disputes, Uniform Commercial Code issues, fraudulent transfers, probate issues, shareholder disputes, and, of course, the enforcement of loan agreements. He looks for immediate solutions and

Steven A. Roach

Industries

Financial Institutions
Nonprofit Organizations

Education

University of Michigan Law
School, J.D. 1986

University of Michigan, A.B.
1983

Bar Admissions

Michigan

Court Admissions

U.S. Supreme Court

U.S. Courts of Appeals

- Sixth Circuit
- Seventh Circuit

U.S. District Courts

- Eastern District of Michigan
- Western District of Michigan
- Northern District of Illinois
- Eastern District of Wisconsin
- District of Maryland

creative solutions, when cost effective and beneficial for his clients. In one particularly memorable case, Steve represented the Trustees of Detroit's historic Mariners' Church in a property dispute with the Episcopal Diocese of Michigan, prevailing at both the trial and appellate levels.

Reported and Published Decisions

Stawski Distrib. v Browary Zywiec S.A., 349 F.3d 1023, 1026 (7th Cir. 2003), *leaved denied*. The Seventh Circuit enforced an arbitration clause contained in a contract. Under state law, such an arbitration clause was not enforceable. However, under the commerce clause, it was. The matter involved a constitution question that required a conflict between the commerce clause and the 21st Amendment.

Beaty v Hertzberg & Golden, P.C., 456 Mich. 247, 571 N.W.2d 716 (1997), *reversing in part and affirming in part* 214 Mich. App. 195, 543 N.W.2d 5 (1995). Legal malpractice claim against attorneys for bankruptcy trustee. Michigan Supreme Court reinstated trial court's opinions granting motions for summary disposition.

In re Everlock Fastening Systems, Inc., 171 Bankr. 251 (Bankr.E.D.Mich.1994). Payment of health insurance premium made during month of coverage is a contemporaneous transfer for new value under U.S.C. Section 547 (c)(1). United States District Court, Eastern District of Michigan affirmed.

Galper v United States Shoe Co., 815 F.Supp. 1037 (E.D.Mich.1993). Payment of percentage rent does not constitute payment of a franchise fee under the Michigan Franchise Investment Act.

Heide v Hunter Hamilton Limited Partnership, 826 F.Supp. 224 (E.D.Mich. 1993). This opinion discusses several interesting usury issues.

Honors

Chambers USA, Bankruptcy/Restructuring, 2006–2017; 2025

Best Lawyers in America, 2019 & 2022 Ann Arbor Banking & Finance Litigation Lawyer of the Year; Banking and Finance Law & Litigation, 2009–present

Leading Lawyers, Banking & Financial Institutions Law; Bankruptcy & Workout Law: Commercial; Creditor's Rights/Commercial Collections Law, 2014–present

State Bar of Michigan Pro Bono Honor Roll, 2020–2025

Steven A. Roach

Michigan Super Lawyers, Bankruptcy & Creditor/Debtor Rights, 2007–present

DBusiness Magazine Top Lawyers, 2011-present:

Banking & Financial Services Law/Litigation

Bankruptcy and Creditor/Debtor Rights Law

Intercollegiate Center for Classical Studies, Spring 1982, Rome, Italy

Professional Activities

American Bar Association

Detroit Metropolitan Bar Foundation, Trustee 2013-2017; Secretary/Treasurer 2015-2017

Commercial Advisory Council for the American Arbitration Association, Michigan

Civic, Cultural & Social Activities

Benzie Wellness and Aquatic Center, Board Member, 2024-present

Mariners' Church of Detroit Foundation, Trustee, 2023-present

U-M Club of Grand Traverse, Board Director and Secretary, 2023-present

Tour de Troit, Inc., Board Member, 2013-2020; General Counsel, 2008-present

League of Michigan Bicyclists, Director, Region 1, 2007-2019; Board Chair, 2012-2016

Brainstormers! Inspiration Factory, Chair of Board of Directors, 2020-2022

Frankfort Zoning Board of Appeals, Member; Chair, 2021

United Way of Southeastern Michigan Annual Campaign, Chair of Professionals Unit for Major Markets, 2006, 2007

Open Arms, Member, Fundraising Committee, 2006

Speeches

"Revisiting Receiverships Under the 'New' (Not So New) Michigan Receivership Act - Everything You Need to Know," presenter, Creditor Debtor Rights Committee of the Business Law Section of the State Bar of Michigan, Oct. 2024

"Helping Small Businesses Through Transactional Pro Bono," Practising Law Institute *Pursuing Justice* podcast, Feb. 3, 2021

"Coaching," Michigan Community Resources Business Closure Series, 2021

Steven A. Roach

"The Small Business Reorganization Act and Other Recent Changes to Bankruptcy Law," Miller Canfield Webinar, October 6, 2020

"Creditors' Law Update," Miller Canfield, October 20th and 28th, 2015

Publications

"The wreck of the Edmund Fitzgerald, Gordon Lightfoot and the Mariners' Church of Detroit" (Media Mention), Detroit Legal News, November 10, 2025

"Assignment for the Benefit of Creditors," Co-Authored with Marc Swanson and Megan Baxter-Labut, Thomson Reuters Practical Law Journal, Spring 2022

"Uniform Commercial Code Article 9 Sales: Michigan," Co-Authored with Megan Baxter-Labut and Marc Swanson, Thomson Reuters Practical Law Journal, Spring 2022

"Receiverships: Michigan," Co-Authored with Scott Lesser and Marc Swanson, Thomson Reuters Practical Law Journal, Spring 2022

"Building an Effective Workout Strategy for Contractor Clients" (Co-author), Journal of Corporate Renewal, March 2015

"Bike commuter keeps a secret: it's more fun than it looks" (Interview), GrossePointeToday.com, August 11, 2009

Michigan Cause of Action Form Book, dealer and sales representative section, ICLE publication

Articles

Michigan Bankruptcy Exemptions Set to Rise Nearly 11% Effective April 1, 2026

'Void' Judgments Are Not Void After All

Bankruptcy Dollar Amounts Set to Rise Significantly on April 1, 2025

In Purdue Pharma, Supreme Court Rules That Nonconsensual Releases Are A Nonstarter

Debt Limits to Qualify for Subchapter V and Chapter 13 Revert to Prior Lower Levels

Debt Limit to Qualify for Subchapter V and Chapter 13 Set to Revert This Summer

Fifth Circuit Continues Bankruptcy Sale Protections After Supreme Court MOAC Opinion

Protecting Your Investment from Costly Building Code Violations Following Galvan Ruling

Supreme Court Rules That Property Tax Foreclosures Can Violate the "Takings Clause" of the U.S. Constitution

Michigan Tax Foreclosures in Bankruptcy – An Auction and a Right to Claim Surplus Proceeds Insulates Against Challenge as a Fraudulent Transfer

Steven A. Roach

What Do You Do If a Debtor Defaults on Its Confirmed Bankruptcy Plan?

Michigan Tax Foreclosures May Be Avoidable in Bankruptcy

Michigan Court of Appeals Upholds Taxpayer Recovery of Excess Tax Foreclosure Proceeds, Bars Multi-County Class Actions

SBA's Guidance on Requests to Honor SBA's Guaranty of PPP Loan

Commitment Fees Might Constitute Interest Under Michigan Law

Michigan Court of Appeals Holds That Development Agreement Obligations are Extinguished in Tax Foreclosure

The Impact of the Bankruptcy Relief Act and Other Recent Bankruptcy Code Changes

Congress Permits SBA to Make PPP Loans to Debtors in Bankruptcy, SBA Says "No"

Eleventh Circuit Joins Fifth in Holding that the SBA May Deny Paycheck Protection Program Loans to Debtors in Bankruptcy

Practice Pointer: Review Your Loan File Now to Avoid Problems Later

Michigan's Receivership Act: No Longer Just for Commercial Real Estate

Strategies to Reduce the Impact of the New SBA Procedural Notice on the Rights of a Secured Lender

Practice Pointer: Words Matter

Practice Pointer: Should Lenders Use Pre-Negotiation Agreements?

Practice Pointer: When Should You Send Default and Demand Letters?

PPP Loan Audit Team

Practice Pointer: When is an Agreement Enforceable Against a Bank?

Don't Let the Signs Fool You, The Courts Are Open and Rendering Justice

Michigan Governor Updates Reopening and Workplace Safety Executive Orders

Fifth Circuit Holds that SBA May Deny Paycheck Protection Program Loans to Debtors in Bankruptcy

Courts Are to Remain Open Under Michigan's Shelter In Place Order

COVID-19: Practical Impacts of "Shelter in Place" and Limitations on Foreclosures and Evictions