

Michael J. O'Grady

Partner

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Industries

Finance

Manufacturing

Mobility

Multifamily Housing

Regional & Community Banks

Practice Areas

Bankruptcy & Restructuring

Commercial Finance

Commercial Real Estate Finance

Corporate Law

Real Estate

Bar Memberships

Ohio

Michael has almost 30 years of experience representing clients in all types of commercial, real estate, and insolvency matters. Michael's commercial transaction practice is based primarily in commercial finance. He handles a wide variety of finance transactions for both borrowers and lenders, including, for example, syndications, asset-based and cash flow financings, as well as construction and acquisition loans. Michael has negotiated and documented numerous multi-party subordination/intercreditor arrangements, acquisition, and permanent loan facilities, lines of credit, letter of credit facilities to support bond financings, ground lease financings, rate swap transactions, and loan assumptions, among others. Of particular note is Michael's extensive experience with both syndicated finance and asset-based lending. Michael represents both banks and private lenders in asset-based financings across the country, focusing on transactions with challenging collateral and complex deal structures.

Michael also provides excellent counsel to parties in real estate transactions. His work spans the acquisition, management, and leasing of real estate projects across the country. Additionally, his bankruptcy practice includes the representation of debtors, secured and unsecured creditors, creditors' committees, trustees, and other parties in interest in insolvency matters such as asset purchasers and landlords. He is also active in representing lenders and servicers in connection with defaulted real estate loans and REO properties and has considerable expertise in single asset real estate chapter 11 cases.

Michael serves on FBT Gibbons' Finance Committee.

Other Info About Michael

Experience

Lead counsel to international bank as administrative agent in connection with workout of obligated group mortgage financing secured by multiple assisted living and skilled nursing facilities in Ohio

Lead counsel to agent bank for syndicated asset-based credit facility extended to publicly-traded importer and manufacturer of branded footwear and apparel

Real estate counsel to a national retailer in the installation and development of electric vehicle charging stations across the US

Lead counsel for an international bank serving as administrative agent for lenders in a $300 million asset-based revolving credit facility to a wholesale drug distribution company

Regional counsel to national special servicer in connection with the workout, sale and/or enforcement of distressed real estate financings

Lead counsel to national bank in connection with the structuring, negotiation and documentation of construction financing for a series of limited service hotel properties across the U.S.

Lead bankruptcy counsel to mortgagee, MTGLQ Investors, LP, in obtaining denial of confirmation of a single-asset real estate chapter 11 cramdown plan involving the financing of a 276-unit apartment community: In re Marble Cliff Crossing Apartments, LLC, 486 B.R. 887 (Bankr. S.D. Ohio 2013) (plan confirmation denied)

Lead counsel to agent bank on structuring, negotiation and documentation of an asset-based revolving credit facility for a manufacturer of ready-to-eat meals, primarily for the U.S. government

Counsel to Chapter 11 Trustee in the case of In re Petro Acquisitions, Inc., in the liquidation of Ameristop, a regional owner and franchisor of convenient stores and gas stations, including over 50 corporate-

owned and 60 leased/franchised locations

Education

University of Cincinnati College of Law, J.D., 1995
University of Cincinnati Law Journal, 1993-1994

University of Cincinnati, M.B.A., 1996, Real Estate

University of Michigan, B.A., 1992, *with distinction*

Clerkships

Judicial clerk to the Honorable Burton Perlman, United States Bankruptcy Judge for the Southern District of Ohio, Western Division from 1995 to 1997

Courts

Sixth Circuit Court of Appeals Southern District of Ohio

Recognition

The Best Lawyers in America® 2025 and 2026 Banking and Finance "Lawyer of the Year" in Cincinnati, OH

The Best Lawyers in America® 2027 Commercial Finance Law "Lawyer of the Year" in Cincinnati, OH

The Best Lawyers in America® Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law, 2008-2027; Litigation – Bankruptcy, 2011-2027; Real Estate Law, 2013-2027; Banking and Finance Law, 2021-2027; Commercial Finance Law, 2025-2026

Recognized by *Ohio Super Lawyers Rising Stars®*

Chambers USA, Banking & Finance, 2015-2018, 2021-2026

Professional Affiliations

American Bar Association

Cincinnati Bar Association

Ohio State Bar Association

American Bankruptcy Institute, Member

Tri-State Association for Corporate Renewal, Member

Association for Corporate Growth, Member

Firm Committees

Finance Committee, Member

Innovation Team, Member

Presentations

Advanced Bankruptcy Issues, Ohio Collection Law Seminar, December 1999, 2000, 2002

Defending Avoidance Actions, Midwest Regional Bankruptcy Seminar, August 2004

Chapter 11 Litigation and Professionalism, Cincinnati Bar Association Seminar, December 2003

Bankruptcy Litigation and BAPCPA, December 2006

Single Asset Real Estate: A Case Study, August 2010

Featured Articles

Maybe It Cannot Drive Itself: Why Companies Must Watch How They Market Self-Driving and Automation Technology

Texas Attorney General Issues DEI Advisory Opinion

New Texas Bill Changes Property Tax Rate Calculations for Disaster Relief Costs

Texas Bill Could Eliminate PSF Guaranty on School Bonds

Texas HB 19 Takes Aim at Local Government Debt and Tax Practices

Texas Bills Propose Significant Reforms to Infrastructure Financing

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