

Robert Zadek

San Diego, California
Of Counsel

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Areas of Practice & Industry Specialties

Commercial Finance; Alternative Lenders; Financial Services
Regulatory



Robert Zadek focuses his practice on matters involving factoring, fintech, reverse factoring, supply-chain finance, asset-based lending, purchase order financing, commercial loan documentation, trade finance and letters of credit, loan workouts, bankruptcy, and alternative finance.

Mr. Zadek has served as an attorney advisor on the American Law Institute Committee to Revise the Restatement of the Law of Suretyship, and was an advisor to the Drafting Committee on Revision of Article 9 of the Uniform Commercial Code and has just been appointed by the Uniform Laws Commission as an Attorney Observer to its newly formed Commercial Financing Disclosure, Study Committee, where he will be representing the interests of the International Factoring Association.

For well in excess of 25 years, Mr. Zadek has been the keynote speaker at the Annual Convention of the International Factoring Association, the largest factoring trade association in the world, offering a ninety-minute presentation of “Factoring in the Courts”, a summary of relevant litigation affecting the factoring industry. He has also been a frequent panelist at the Convention. Every year the IFA offers Mr. Zadek’s two-day course “The Law and Business of Factoring,” attended by seasoned factoring executives, newcomers to the industry and their counsel. The forms which Mr. Zadek distributes at this presentation have become the standard forms in the industry.

Mr. Zadek is regularly retained as an expert witness in factoring and commercial loan litigation, and has testified at jury and bench trials on many occasions.

Mr. Zadek was the recipient of the inaugural Bert Goldberg Memorial Award at the International Factoring Association Convention in May 2022, in recognition of his outstanding contributions to the factoring business.

Mr. Zadek is AV Preeminent rated by Martindale Hubbell and recognized as a “Top Rated Lawyer” in the area of Bank & Finance in 2013 and 2014. He is also recognized as a 2025 “Best Lawyer in America” in the areas of Asset-Based Lending, Banking & Finance Law and Equipment Finance Law, an honor he has received since 2007. Mr. Zadek has been selected by *Super Lawyer Magazine* as a “Northern California Super Lawyer” five times and as a “Northern California Super Lawyer, Corporate Counsel Edition.”

Mr. Zadek is the host of “The Bob Zadek Show,” which is broadcast live every Sunday at 8:00 AM (Pacific time) in the San Francisco Bay Area on 810 AM “The Answer” as well as 1380 AM in Sacramento, 1590 AM in Seattle and 1690 AM in Denver. The show is live-streamed at 860amtheanswer.com (click “listen live”). All of Bob’s shows can be heard on www.bobzadek.com or they can be subscribed to on iTunes. Mr. Zadek’s column, “You Be The Judge,” was a regular feature in *The Secured Lender*, the journal of the Commercial Finance Association. He co-authored “Insurance Considerations in Asset-Based Financing—A Transactional Guide,” published by *Matthew Bender & Company* and contributed to David King Keller’s “The Associate As Rainmaker, Building Your Business Brain.”

He was named "Educator of the Year" by the Commercial Finance Association for his course, "Negotiating, Documenting and Administrating Asset-Based Loans." In addition, he teaches workshops across the country on loan documentation issues.

Mr. Zadek is certified as a Certified Public Accountant by the New York State Education Department.

Representative Matters

Governmental Affairs

- Represented the International Factoring Association on six multi-day educational trips to Washington D.C. to explain factoring to Members of the House, Senators and regulators in the Executive Branch

Publications

- Attention Secured Lenders: The 2010 Amendments to Article 9 are Beginning to Take Effect, *Buchalter Nemer Lender Alert* , August 2013
- Why Do Lenders Voluntarily Assist a Competitor In Taking Away Their Clients? Is the Golden Rule That Dominant?, April 17, 2013
- California State Law of Guaranties, *ABA Law of Guaranties: A Jurisdiction-by-Jurisdiction Guide to U.S. and Canadian Law*, February 2013
- Lawyer Limelight, *Lawdragon.com*, January 21, 2013

Presentations

- Speaker, "Alternative Finance Bar Association Conference," Alternative Finance Bar Association Conference, June 2, 2024
- Presenter, "Even Junior Creditors Have Rights," Southeast Chapter IFA, October 12, 2021
- Moderator, "Legal & Lending: Coast to Coast," Joint Webinar with New York Institute of Credit & Southern California Chapter of the International Factoring Association, April 22, 2021
- Speaker, "The Future of Lending After COVID-19," Webinar: Dare Capital Dialogs, April 28, 2020
- Speaker, "Legal Issues," International Factoring Association, January 23, 2020
- Speaker, "Robert Zadek, Speaker at Funders Forum," Funders Forum, November 13, 2019
- Speaker, "The Legal Fate of the Golden State," deBanked Connect , October 24, 2019
- Panelist , "Excellent Regulatory Adventure," Broker Fair 2019, May 6, 2019
- Keynote Speaker, "Factoring in the Courts," International Factoring Association Annual Conference, April 3, 2019
- Panel Discussion Leader , "Updates on Lender License Law, Commercial Loan Disclose Law and Confession of Judgements," NYC/IFA/IFA Northeast Joint Factoring Event, March 5, 2019
- Panelist, "Fintech Legal Issues," deBanked New York and San Diego, October 4, 2018
- Speaker, "Bob Zadek's 2014 Review of Legal Issues," Interface Financial Group 2014 Annual Franchisee Conference at the Green Valley Ranch in Las Vegas, NV, May 1, 2014
- Keynote Speaker, "Interface Financial Group (IFG) 8th Annual International Conference," the Doubletree Paradise Valley/Scottsdale Resort in Arizona, April 29, 2010

Webinars

- "Nicolette Cohen and Robert Zadek, Presenters at the Financial Lawyers Conference," October 24, 2024

Education

Mr. Zadek earned his J.D. and LL.M from New York University School of Law. He earned his B.S. in Accounting from Syracuse University.

Bar Admissions

- California
- New York

Community

- Board of Directors, Commercial Law Amicus Initiative
- Past Chair, Commercial Financial Services Committee of the Section on Business Law of the American Bar Association
- Executive Committee, Business Law Section of the State Bar of California
 - Chair, Uniform Commercial Code Committee
- Past Faculty Member, Rutgers University School of Law, taught a course on secured transactions.
- Former Faculty Member, Hofstra and Adelphi Universities, over a decade