

Robert Zadek

San Diego, California
Of Counsel

P (415) 227-3585
rzadek@buchalter.com

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, and bankruptcy.

Mr. Zadek is a past Chair of the Commercial Financial Services Committee of the Section on Business Law of the American Bar Association. He served on the Executive Committee of the Business Law Section of the State Bar of California and chaired its Uniform Commercial Code Committee.

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.

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 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 2020 Best Lawyer in America in the areas of 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."

Mr. Zadek was recently elected to the Board of Directors of the Commercial Law Amicus Initiative. Mr. Zadek was a faculty member at Rutgers University School of Law, teaching a course on secured

transactions. He served on Hofstra and Adelphi Universities faculty for over a decade. 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 a Certified Public Accountant.

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, "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

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