

Stephanie C. Lieb

Shareholder

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Overview

Stephanie Lieb is dedicated in solving problems for her clients in matters related to bankruptcy, creditors' rights, and real estate. Being detail-oriented and results-driven gives her the ability to focus on crafting practical solutions and develop strategies to accomplish her clients' objectives effectively and efficiently. Throughout her career, Stephanie has represented a diverse array of clients, including purchasers, fiduciaries, landlords, and lenders, within bankruptcy court proceedings, as well as pre-bankruptcy workouts and restructurings, judgment enforcement proceedings, commercial foreclosures, and other commercial real estate matters.

Stephanie is a Fellow of the American College of Bankruptcy. She is also Board Certified in Business Bankruptcy law, a distinction held by fewer than 50 lawyers in the State of Florida.

Chambers USA, a lawyer ranking research guide based on one-to-one client interviews observed Stephanie "is characterized as 'a *hard worker*' by market sources, who highlight 'her excellent technical knowledge and extraordinary deal-making skills.'"

Additionally, Stephanie is a Florida Supreme Court Certified Civil Mediator, mediating bankruptcy contested matters and adversary proceedings, commercial foreclosures and replevin, commercial landlord-tenant disputes, as well as general real estate litigation.

Representative Matters

Financial institutions/Secured Creditors

- Represented floorplan financing lender in \$8 million replevin action of boat dealer with three locations, obtaining pre-judgment writ of replevin and temporary restraining order.
- Represented first position secured creditor in foreclosure and obtained dismissal of chapter 11 case; successfully sought to excuse turnover from the receiver and prevailed in obtaining stay relief to proceed with the foreclosure sale, resulting in client being paid in full.
- Represented lender in a tri-county SBA commercial foreclosure action of physician's urgent care facilities, obtaining dismissal of chapter 11 filing based upon the debtor's bad faith.
- Represented secured creditor in contested confirmation trial of health care billing services business, resulting in denial of confirmation and conversion of case to chapter 7.
- Represented lender in two companion chapter 11 cases of individual debtor and his international import/export business, resulting in consensual resolution of both cases, which included dismissal with prejudice of a lender liability claim.
- Represented credit union in defense of class action alleging violation of the Florida Consumer Collection Practices Act (FCCPA), resulting in court approved settlement with class.
- Represented payday lender in defense of claims for violation of Fair Debt



Alternate Contact

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Practice Areas

- Bankruptcy and Creditors' Rights
- Financial Services
- Litigation and Dispute Resolution
- Real Estate and Lending Transactions
- Nonprofit Organizations
- Mediation and Arbitration

Education

- J.D., *cum laude*, Loyola University School of Law, 2006
 - Law Review
 - William Crowe Award, Graduated in top 10% of class
- B.S., Business and Spanish, Tulane University, 2003

Admissions

- Florida
- United States District Court, Northern, Middle and Southern Districts of Florida
- United States Court of Appeals for the Ninth and Eleventh Circuits

Collection Practices Act (FDCPA), FCCPA, and Telephone Consumer Protection Act (TCPA), resulting in settlement with plaintiff.

- Represented financial institution in receivership of assisted living facility, successfully obtaining replevin of collateral.

Judgment Creditors

- Represented judgment creditor in the investigation and pursuit of proceedings supplementary action through trial, against judgment debtor and his wife for fraudulent transfer of assets, resulting in favorable 19-page opinion, which was affirmed on appeal.
- Represented judgment creditor probate estate in proceedings supplementary action against judgment debtor and his various trusts, obtained injunction against further transfer, resulting in recovery of significant funds taken from elderly, disabled decedent.
- Represented judgment creditor with discovery in aid of execution and obtained injunction against further transfer of assets.
- Represented Dutch judgment creditor in domestication of multi-million dollar foreign judgment.
- Represented financial institution in obtaining both single and continuing garnishments against judgment debtor; prevailed on exemption defenses.

Unsecured Creditors

- Represented three venture capital fund creditors in filing an involuntary chapter 7 bankruptcy case of former politician, subsequently incarcerated, who owed over \$5 million.
- Represented unsecured creditors owed \$9 million in chapter 7 case and fraudulent transfer actions, resulting in settlement between targets, trustee, and multiple creditors.
- Represent unsecured lender with \$6 million deficiency claim in chapter 11 case of non-profit debtor.

Fiduciaries

- Represent Chapter 11 Trustee who valued real estate, liquidated vacant lots, analyzed avoidance actions, and filed suit for fraudulent transfer and breach of fiduciary duty against debtor's principals, and orchestrated a 19-party settlement and consensual confirmation of chapter 11 plan.
- Represent Chapter 11 trustee of failed health insurance company in over 100 preferential and fraudulent transfer actions against targets, resulting in millions recovered for the estate.
- Represented Independent Fiduciary serving pension holders in chapter 11 case of employee benefits trust; obtained dismissal of case as bad faith filing and ineligibility to be a debtor.
- Represented Receiver appointed by the Court, in a receivership brought by the Attorney General of Florida, for a number of travel agencies and travel related businesses and related unfair and deceptive trade practices.

Landlords, Lessors, and Purchasers

- Represented landlord in chapter 11 cases of national retail chain of shoe stores, national chain of vitamin/supplement stores, and national electronics stores, resulting in assumption of leases, rejection of others, and negotiated cure payments.
- Represented lessor in receivership of neurological rehabilitation facility, obtaining return of equipment and payment of past due balance.
- Represented anchor tenant of a large shopping center debtor in Chapter 11, reaching resolution on assumption and assignment of lease in connection with \$47 million sale, as well as plan confirmation.
- Represented successful bidder at bankruptcy sale, yielding \$6 million for purchase of food processing facility.

Avoidance Action Defendants

- Represented multiple individual defendants in preferential transfer actions by Chapter 7 Trustee of a construction company, resulting in consensual resolutions.
- Represented defendants in fraudulent transfer proceeding brought by liquidating agent of case involving a Ponzi scheme, obtained favorable result.
- Represented targets in preferential transfer actions by liquidating trustee of

failed mortgage company, resulting in settlement.

Honors and Distinctions

- Fellow, American College of Bankruptcy
- Board Certified in Business Bankruptcy Law by the American Board of Certification
- Florida Supreme Court Certified Mediator
- Middle District of Florida, District Court Civil Certified Mediator
- AV Preeminent Peer Review Rated by Martindale-Hubbell
- *The Best Lawyers in America*, Bankruptcy & Creditor-Debtor Rights / Insolvency & Reorganization Law; Litigation - Bankruptcy; Commercial Litigation, 2018-2026
- *Chambers USA* Ranked, Bankruptcy/Restructuring, 2017-2025
- *Florida Super Lawyers*, Bankruptcy & Creditor Rights, Business Law, 2022-2025
 - *Rising Stars*, 2011-2021
- *Tampa Magazine's Top Lawyers List*, 2017, 2018, 2021-2026
- *Florida Trend's Legal Elite*, 2018-2022
 - *Florida Trend's Legal Elite*, Up & Comer, 2013-2017
- *Bizwomen's* Headliner in Law, 2019
- *Tampa Bay Business Journal's* 40 Under 40, 2018
- *American Bankruptcy Institute's* 40 Under 40, 2018
- The Florida Bar Leadership Academy, Fellow, Class of 2014-2015
- *American Bankruptcy Institute, National Conference of Bankruptcy Judges*, "Next Generation," Member, Class of 2012

Professional Involvement

- The American Board of Certification
 - Past Board of Directors
- The Florida Bar, Business Law Section
 - Chair, 2025-2026
 - Member of the Year Award, 2022
- Tampa Bay Bankruptcy Bar Association
 - Past Board of Directors
- American Bankruptcy Institute
- Hillsborough County Bar Association
- Tampa Bay Hispanic Bar Association

Community Involvement

- St. Joseph's Hospital, Former Finance Committee Member
- Philanthropic Women of St. Joseph's Hospital, Former Member
- Hillsborough County Bar Foundation, Former Trustee
- Academy of the Holy Names, Board of Trustees, 2009-2014

Thought Leadership

- ["Tampa Bankruptcy Pro Stephanie Lieb is the Busiest She's Ever Been,"](#) *Tampa Bay Business Journal*, August 2025
- ["Why Retailers File for Bankruptcy and When It Makes Strategic Sense,"](#) *ICSC*, June 2025
- ["Bankruptcy 101: A Fresh Start to the American Dream,"](#) *The Money Market Podcast*, hosted by Owen LaFave, season 3, episode 20, The Bank of Tampa, June 2025.
- ["Florida Foreclosures Spike in the Aftermath of 2024 Hurricane Season,"](#) *Tampa Bay Business Journal*, March 2025
- ["Florida Foreclosures Spike in the Aftermath of 2024 Hurricane Season,"](#) *Orlando Business Journal*, March 2025
- ["Florida Foreclosures Spike in the Aftermath of 2024 Hurricane Season,"](#) *South Florida Business Journal*, March 2025
- ["Small Businesses are Losing a Lifeline as Bankruptcies Surge in Tampa Bay,"](#) *Tampa Bay Business Journal*, August 2024
- ["Secured Creditor Chapter Considerations,"](#) *Trenam Law*, March 2024
- ["Business Bankruptcies Reached a Decade High in Florida Last Year,"](#) *Tampa*

Bay Business Journal, February 2024

- "Trucking bankruptcies expected to continue in the foreseeable future," *Commercial Carrier Journal*, December 2023
- Stephanie Lieb Discusses Increase in Commercial Bankruptcies with Tampa Bay Business Journal," *Tampa Bay Business Journal*, September 2022
- "Stephanie Lieb Quoted in Tampa Bay Business Journal Discussing Subchapter V Bankruptcy," *Tampa Bay Business Journal*, June 2022
- "Chapter 11 Virtual Workshop Part 3: Plan Formulation and Confirmation," Speaker, The Bankruptcy Bar Association, April 2022
- "Advanced Real Property Certification Review Course," Speaker, The Florida Bar, April 2022
- "Stephanie Lieb discusses the importance of Florida's new financial literacy laws for high school students," *Tampa Bay Times*, March 2022
- "Filing Chapter 11: Critical Events at Case Commencement," Speaker, The Bankruptcy Bar Association Chapter 11 Virtual Workshop, February 2022
- "Legislative Process from the Perspective of the Business Law Section of The Florida Bar," Speaker, Tampa Bay Bankruptcy Bar Association February CLE Luncheon, February 2022
- "Business Law Legislative Update," Speaker, Northern District of Florida Bankruptcy Bar Association Annual Seminar, October 2021
- "Mediating in a Virtual World," Speaker, Tampa Bay Bankruptcy Bar Association Seminar, April 2021
- "Retale: Lessons Learned from Recent Retail Cases," Speaker, American Bankruptcy Institute Paskay Seminar, March 2021
- "Bankruptcy for Real Estate Attorneys," Speaker, Real Property Certification Review Seminar, March 2021
- "Stephanie Lieb Outlines 10 Concepts for Commercial Landlords Facing Tenant Bankruptcies for Daily Business Review," *Daily Business Review*, March 2021
- Covid-19 pandemic could change the face of Semblar's shopping centers, Interview, *The St. Pete Catalyst*, December 2020
- "Reshaping Retail: Accelerating Change in Tampa Bay Retail Real Estate", Panelist, Urban Land Institute Tampa Bay, December 2020
- "What Is In Store for International Plaza," Author, *Tampa Bay Business & Wealth Magazine*, October 2020
- "Basics of Bankruptcy Law," Panelist, The Florida Bar Joint Business Law and Tax Section CLE Series, August 2020
- "Investors Bet on Bankrupt Restaurant, Shun Retailers," Interview, *The Wall Street Journal*, June 2020
- "Stephanie Lieb Addresses Future of Malls for Tampa Bay Times amid Major Retail Bankruptcies and Closures," *Tampa Bay Times*, May 2020
- "Stephanie Lieb Discusses Bankruptcy Outlook in Tampa Bay Times," *Tampa Bay Times*, May 2020
- "Office Environments and the New Norm in Commercial Real Estate and Construction," Panelist, *Tampa Bay Business & Wealth Magazine's* CEO Virtual Connect Series, April 2020
- "Chapter 4: Prejudgment Remedies For Unsecured Creditors," Creditors and Debtors' Practice in Florida - 7th Ed., Co-Author, 2019
- "Cryptocurrency and Blockchain in Bankruptcy Cases," Central Florida Bankruptcy Law Association CLE Luncheon, November 2019
- "Civil Contempt for Discharge Injunction Violations: A New Standard That Brings the Old Soil' with It," Co-Author, *Law Journal Newsletters*, August 2019
- "Cryptocurrency and Blockchain in Bankruptcy Cases," Thomson Reuters Webinar, June 2019
- "Ignorance (of the Law) Is Bliss: Examining Subjective, Unreasonable Good Faith and the Discharge Injunction" Co-Author, *American Bankruptcy Institute*, May 2019
- "Primer on Digital Currency and Blockchain, Speaker, American Bankruptcy Institute 43rd Annual Alexander L. Paskay Memorial Seminar, February 2019
- "Stephanie Lieb Discusses Mattress Firm Bankruptcy Filing in the Washington Post," *The Washington Post*, October 2018
- "Landlords as Mixologists? Controlling the Tenant-Mix Cocktail," Co-Author, *American Bankruptcy Institute*, September 2018
- "Ethical Considerations: Representing the Next Friend, Holder of Power of Attorney, and More," Speaker, Jacksonville Bankruptcy Bar Association 26th Annual Seminar, August 2018
- Avoiding Collateral Damage: An In-Depth Look Into Article 9 of the UCC, Program Co-Chair and Speaker, The Business Law Section of The Florida Bar, April 2018
- "A Secured Creditor's Guide to Navigating Chapter 11," Author, *Law360*, December 2017

- "Zealous Advocate or Zealous Zealot," Speaker, Northern District of Florida Annual Bankruptcy Bar Seminar, October 2017
- "Basic Debtor Creditor and Bankruptcy," Speaker, The Florida Bar and the Young Lawyers Division CLE, March 2017
- "Consumer Debtor Issues: The Elderly or Incapacitated Debtor," Speaker, American Bankruptcy Institute 41st Annual Alexander L. Paskay Memorial Seminar, February 2017
- "An Overview of Surcharge in Bankruptcy Cases," Speaker, Central Florida Bankruptcy Law Association, January 2017
- "South Dakota Judgeship in the Sunshine State," Author, *11th Circuit Historical News*, Volume XIII, Number 3, Winter 2016
- "What this Tampa Bankruptcy Judge's Appointment Says About the Region's Caseload," Interviewed for *Tampa Bay Business Journal*, July 2016
- "5 Terrible Traits No Bankruptcy Attorney Should Have," Interviewed for *Law 360*, July 2016
- "Bankruptcy Is a Game Changer for Homeowner Associations", Co-Author, *The Florida Bar Journal*, 90 Fla.B.J. 96, June 2016
- "FDCPA vs. Bankruptcy Code: Who Wins?," Speaker, Central Florida Bankruptcy Law Association Annual Seminar, April 2016
- Evidence for Bankruptcy Lawyers, Taught by Real Trial Lawyers, Speaker and Program Co-Chair, Bankruptcy Bar Association of the Southern District of Florida, March 2016
- "Bankruptcy Court Evidence Boot Camp: Basics to Advanced," Program Co-Chair, The Business Law Section of The Florida Bar, May 2015
- Debt Collection Practices, Speaker, Tampa Bay Association of Financial Professionals, March 2015
- Debt Collection Considerations, Speaker, Saltmarsh Cleaveland & Gund's Financial Institution Compliance Funnel Seminar, September 2014
- "Professional Fiduciary: Responsibilities and Duties," Steering Committee Member, The Business Law Section of The Florida Bar, May 2014
- How Impaired Are You? The Fifth Circuit's Recent Take on 1129(a)(10) and Artificial Impairment, Co-Author, *The Cramdown* (The Tampa Bay Bankruptcy Bar Association's Quarterly Publication), Summer 2013
- "Uninformed, Confused, and Confounded by Article 9? Update, Cultivate and Clarify your Knowledge," Program Chair, The Business Law Section of The Florida Bar, April 2013
- [Report on Third-Party Legal Opinion Customary Practice in Florida: A Report Worth its Wait' in Gold](#), Co-Author with B. Claudette Goyanes, *State-to-State* (The Florida Bar Out-of-State Division publication), Summer 2012
- Amicus Brief by the Business Law Section of the Florida Bar, *Executive Benefits Insurance Agency v. Peter Arkinson*, Contributing Author, Ninth Circuit Court of Appeals Case No. 11-35162, January 2012
- Is Bankruptcy Jurisdiction in Flux Because of Anna Nicole Smith?, Co-Author, *The Florida Bar Journal*, 86 Fla.B.J. 36, January 2012
- [An Overview of the Fair Debt Collection Practices Act](#), Author, American Bar Association's Young Lawyers Division 101 Practice Series, July 2010
- At Your Service: A Guide to Local Service Requirements, Co-Author, *The Cramdown* (The Tampa Bay Bankruptcy Bar Association's Quarterly Publication), Spring 2009 and Winter 2010
- Enforcing Your Judgment, Author and Speaker, Judgment Enforcement Seminar, Lorman Education Services, October 2009
- Ethics in Debt Collection Fair Debt Collection Practices, Author and Speaker, Judgment Enforcement Seminar, Lorman Education Services, October 2009
- The Outer Limits of Dischargeability When is a Claim a Claim in Bankruptcy?, Co-Author with Judge Michael Williamson, *The Florida Bar Journal*, 83 Fla.B.J. 29, January 2009