



Jeffrey M. Rosenthal

Partner

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Overview

Trusted Bankruptcy and Financial Services Advisor with Decades of Experience in Complex Transactions, Workouts, and Restructurings

Jeff's unique background of also having an MBA and CPA, as well as having worked as a controller for a wealthy individual provided him with the tools necessary to assist clients in the finance area in negotiation and documentation of loan transactions, workouts and bankruptcy cases throughout the United States and in many cross-border transactions. He represents lenders and borrowers in all types of loan transactions, workouts and bankruptcy matters. He is a Partner and Chair of the Firm's Banking and Financial Services Practice Group and Bankruptcy and Creditors' Rights Practice Group. In 2025, the Firm's Banking and Financial Services Practice was named a finalist for Banking & Financial Services Firm of the Year by the New Jersey Law Journal.

In addition to his nationally recognized work in loan transactions, workouts, and bankruptcy matters, Jeff regularly counsels clients on real estate lending and corporate transactional matters. He advises banks, lenders, borrowers, and business owners on real estate-secured financings, acquisitions, workout structuring, general business transactions and insolvency processes. His hands-on experience with deal negotiation and documentation allows him to guide business clients through complex transactions with clarity and confidence.

He has advised money center, regional and community banks, hedge funds, private equity funds, commercial finance companies, as well as borrowers, entrepreneurs and other interested parties in such transactions and bankruptcies. Jeff can help clients navigate difficult transactions to a successful closing as well as working with clients to maximize their recoveries from stressed and distressed companies and fraud situations. Jeff has represented healthcare lenders in various loan transactions and workouts.

Jeff has handled 363 sales for lenders, bidders and debtors as well as being involved in Assignments for the Benefit of Creditors, funding borrowers to conduct their own orderly liquidation, assisting lenders in funding a Chapter 7 trustee to do orderly liquidations, Article 9 sales under the Uniform Commercial Code and purchasers in "loan to control" transactions. His creativity and vast knowledge of difficult situations have resulted in some unusual workouts that have had successful results for his clients.

Jeff has spent the bulk of his career with two very different firms. He was the eleventh lawyer to join a regional NJ law firm that he helped grow to 65 lawyers before he left for a larger platform for his asset-based practice. He then spent 12 years as one of the founding partners of the NJ office of an international firm that was over 1,700 when he left.

He has regularly appeared on panels and written articles relating to commercial lending, workouts, bankruptcy and fraud in asset-based loans. He has been an instructor for the Commercial Finance Association's Advanced Legal Issues since its inception.

Professional Affiliations

- American College of Commercial Finance Attorney (currently a Fellow, previously served as a Regent)
- Association of Commercial Finance Attorneys
- Turnaround Management Association
- Commercial Finance Association
- Board member and officer of various charitable organizations, including past president of Jewish Family
- Services of the Delaware Valley and the Mercer County Chapter of the American Heart Association.

Awards

- Chambers USA: Banking & Finance (2025, 2026)
- New Jersey Law Journal – Banking and Financial Law Firm of the Year Finalist (2025)
- The Best Lawyers in America® (2018–Present)
- New York Super Lawyers® (2007–Present)
- New Jersey Super Lawyers® (2007–Present)



Notable Achievements

These stories are successful case results from our attorneys. Please note that results may vary depending on your particular facts and legal circumstances.

He has represented lenders in matters that range from \$200,000 to \$500,000,000. He recently closed an asset based loan to a Business Development Corporation for \$80,000,000 and a \$6,000,000 loan to a dessert manufacturer. He represented a lender to distressed companies in a \$17,000,000 loan to fund a potential turnaround. When the turnaround failed, Jeff represented the lender as the DIP lender and through the 363 sale that resulted in a full recovery plus all interest and fees for the lender.

Jeff represented an asset based lender who purchased a DIP loan from a larger commercial bank, and then worked with the lender and the debtor to fund the operations through numerous auctions of various assets that resulted in the lender being paid in full plus all interest and fees. Jeff represented a lender who funded a Chapter 7 trustee for almost 2 years after the filing, increasing its exposure by over \$2,000,000, resulting in a successful case resulting in all secured lenders being paid in full and the unsecured creditors receiving an unexpected dividend.

Areas of Practice

- [Banking and Financial Services \(Chair\)](#)
- [Bankruptcy and Creditors Rights \(Chair\)](#)

Admission

- State of New Jersey
- State of New York
- District of Columbia

Education

- Rutgers School of Law – Camden, J.D., 1982
- Certified Public Accountant, Pennsylvania, 1975
- University of Pittsburgh, M.B.A., 1974
- University of Pittsburgh, B.A., 1973