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**The first law of business?
Build a good team.**

Four lads from Liverpool pick up their instruments and begin to play a new style of music. An unheralded women's soccer team takes to the pitch to play for the world championship. When the right combination of people join forces, great things happen. At Underberg & Kessler, we have assembled a renaissance team of attorneys who are dedicated to helping you turn legal options into opportunities.

In today's complex business climate, legal situations often call for more than one area of law. A client might need a real estate attorney, a tax lawyer, and an environmental law expert, all at once. At Underberg & Kessler, you will find a team of attorneys who specialize in a wide range of practice areas. Every specialty is different, but our attorneys all share one thing in common—a thorough knowledge of business. We know how it works. What it takes. What the goal is. We are up to date on the quicksilver rules, regulations and trends of today's ever-changing business world. And if we don't know something, one of our colleagues will.

When you have a dedicated legal team protecting your business, you have complete coverage and support and access to a diverse knowledge base. Of course, sometimes you may have a simple transaction that requires only one attorney—we can handle that too. But for those complex business issues, our team will plan a legal endgame that minimizes risk, and serves your goal. Working closely with you, with a keen insight into both business and law, our attorneys will help you leap over legal hurdles and remove stumbling blocks to success. Whether you are a start-up, a franchise, or a large corporation, we will present you with options and review possible outcomes. We will prepare the right legal conditions to help your business grow. And we will do so quickly, cost-effectively, and with the responsiveness business people appreciate.

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Michael J. Beyma

From hockey teams to high-speed ferries to Article 9 sales of golf holes, submerged submarine contents and other usual property, Mike has represented creditors for 35 years. As a partner in the firm's Banking Practice Group and chair of our Creditor's Rights Practice Group, his work includes structuring new loans, workouts, bankruptcy on behalf of creditors, foreclosures, purchasing and selling distressed businesses, general banking and regulatory matters. Mike performed the bankruptcy work for the purchaser of a Western New York National Hockey League Team, was special counsel to the purchaser of a prominent upstate golf resort, has conducted numerous Article 9 sales of businesses and unique assets, and obtained full payment for Australian lenders while acting as the primary drafter of the District Court settlement of the Canadian American Transportation Systems (CATS) proceeding.

Prior to joining Underberg & Kessler, Mike was Senior Regional Corporate Deputy for Manufacturers Hanover Trust Company throughout upstate New York. During his tenure, he served as in-house legal counsel for eight years and acted as Chief Credit Officer for two. His responsibilities ranged from handling customer relationships to structuring large multi-bank loans and workouts.

Mike is a frequent writer and lecturer on banking, commercial matters, bankruptcy and corporate topics. He is a founding member of the Board of the Upstate Chapter of the Turnaround Management Association, and has successfully acted as Receiver for various opposing professionals, businesses and real estate owners.

Mike began his legal practice in 1970, and was a founding partner of Boylan, Brown LLP in 1974. He is a cum laude graduate of Albany Law School, where he was editor-in-chief of the Law Review, and a 1967 graduate of St. John Fisher College.



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Practice Area(s)

Banking
Creditors' Rights

Education

Albany Law School, J.D., 1970
St. John Fisher College, B.A., 1967

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