



Stephanie D. Curtis
President and Shareholder

Curtis | Castillo PC
Bank of America Plaza
901 Main Street, Suite 6515
Dallas, Texas 75202

Telephone: 214.752.2222 ext. 111
Facsimile: 214.752.0709

Email: scurtis@curtislaw.net

Curtis | Castillo PC is registered as a Minority Business Enterprise (MBE) by the North Central Texas Regional Certification Agency (NCTRCA) and as a Woman Business Enterprise (WBE) by the Women's Business Enterprise National Counsel (WBENC). CCPC is also certified by the State of Texas as a Historically Underutilized Business (HUB). Stephanie D. Curtis is of Native American ancestry and a registered member of the Cherokee Nation. Both, CCPC and Curtis, were recently nominated as Rising Star Firm and Business Advocate of the Year at the Luna Awards hosted by the Regional Hispanic Contractors Association (RHCA).

Curtis | Castillo PC was recognized as one of the Largest North Texas Women-Owned Businesses in the Dallas Business Journal's Book of Lists 2013, December 28, 2012 Edition.

Practice Areas: Bankruptcy; Banking and Secured Transactions; Business Law; Debtor and Creditor Rights; Commercial Litigation; First and Third-Party Collections; Construction Law; Real Estate Law.

Admitted: 1990, Texas and U.S. District Court, Northern, Eastern, Western and Southern Districts of Texas and U.S. Court of Appeals, Fifth Circuit and Eleventh Circuit.

Education: University of Oklahoma (B.B.A., Finance, 1987; J.D., with honors, 1990).

Honors:

- Voted "Best Lawyers in Dallas 2019" by D Magazine.
- Named "2019 Top Women Attorneys in Texas" by Texas Monthly, January 2019
- Named "2019 Texas Super Lawyer", by Super Lawyers, a Thomson Reuters partner publication/insert distributed by Texas Monthly marking her tenth year of selection.
- Voted "Ten Best Bankruptcy Attorneys in Texas" by the American Institute of Bankruptcy Attorneys (2019, 2017).
- Recipient of the 2018 "Minority Business Leader Award" by the Dallas Business Journal which recognizes top minority business officers who have demonstrated excellence in leadership.
- Recipient of the 2015 Distinguished Woman's Award from Northwood University.
- Named "Texas Super Lawyer", by Super Lawyers, a Thomson Reuters partner publication/insert distributed by Texas Monthly, October 2014.
- Northwood University bestowed Stephanie D. Curtis with an honorary doctorate degree at its' May 8, 2014 Commencement Ceremony.

- Named "Texas Super Lawyer," by Texas Monthly, September 2014.
- Featured in "Women Leaders in Law," by D CEO, January/February 2014.
- Chosen as Lifetime Fellow of the Litigation Counsel of America, 2013.
- Recognized by D Magazine in "Remembering the Best Lawyers," The Best of Big D Issue, August 2011. The selection process is based upon nominations and voting by peers in the Dallas legal community, followed by an evaluation process by a panel of eminent lawyers in the Dallas area.
- Voted one of the "Best Women Lawyers in Dallas 2010" by D Magazine.
- Chosen as a fellow of the Litigation Counsel of America, April 2007
- Voted one of the "Nation's Top 5% of Attorneys" by SuperLawyers.com, April 2007.
- Chosen as one of the "Top Attorneys and Law Firms of Dallas" by Modern Luxury Magazine, June 2006.
- Chosen as a fellow of the Texas Bar Foundation, January 2006.
- Chosen as one of the "Dynamic Women of Dallas" by Modern Luxury Magazine, October 2007.
- Chosen as one of the "Dynamic Women of Dallas" by Modern Luxury Magazine, October 2006.
- Chosen as one of the "Dynamic Women of Dallas" by Modern Luxury Magazine, October 2005.
- Named "Texas Super Lawyer," by Texas Monthly, October 2007.
- Named "Texas Super Lawyer," by Texas Monthly, October 2006.
- Named "Texas Super Lawyer," by Texas Monthly, October 2005.
- Named "Texas Super Lawyer," by Texas Monthly, October 2004.
- Named "Texas Rising Star" by Texas Monthly, July 2004.
- Voted one of "Best Lawyers Under 40 in Dallas," by D Magazine, May 2004.
- Voted one of "Best Lawyers in Dallas," by D Magazine, May 2003.
- Voted one of "Best Lawyers Under 40 in Dallas," by D Magazine, May 2002.
- Order of the Coif; Gamma Gamma Order of Omega; Phi Beta Kappa; President's Honor Roll; Member: Oklahoma Law Review; Board of Advocates; American Inn of Court.
- Fellow Litigation Counsel of America

Martindale-Hubbell Rating: As a result of an extensive and confidential peer review, Martindale-Hubbell awarded Ms. Curtis its highest AV rating. The AV rating identifies a lawyer with very high to preeminent legal ability.

Publications:

- "You No Sooner Get Your Head Above Water and Someone Pulls Your Flippers Off: Recent Developments in Bankruptcy Law," State Bar of Texas Advanced Business Law Course, 1991 and American Bankruptcy Institute, Winter Conference, 1994.
- "Recent Developments in Bankruptcy Law: The Impact on Commercial Lending," Banking Law Jo. Vol. III, No. 2, March/April 1994.
- "Bankruptcy Bulletin: A Round-up of Selected Decisions," Business Law Today, Vol. 3, No. 4, March/April 1994.
- "Dealing with the Devil: Financing of the Debtor in Possession," Institute for International Research Conference on Prepackage Bankruptcy Plans, 1991 and American Bankruptcy Institute, Northeast Bankruptcy Conference, 1994.
- "Building Chinese Walls in Bankruptcy Cases," American Bar Association Committee on Professional Ethics, 1993.
- "Role of Indenture Trustee in Bankruptcy," Dallas/Fort Worth Indenture Group, 1993.
- "Extending Trade Credit to a DIP: The Second Face of the Devil," PLI Representing the Trade Creditor and Landlord in Chapter 11 Cases - 1992 (Published: Course Handbook Series No. 362);
- "Prepackaged Bankruptcy Plans: A Big Gulp for Bondholders," American Bankruptcy Institute 1992 Annual Spring Meeting.

Presentations:

- 5th Annual Consumer Bankruptcy Conference, "Small Business Debtors", August 2009.
- 23rd Annual Advanced Business Bankruptcy Course Faculty Member, May 2005.
- "The Effect of Bankruptcy -- The Rights and Remedies Available to Secured Creditor and Real Estate Lenders" presented at the Problem Loans in Texas Seminar, sponsored by Sterling Education Services, Inc., March 26, 2003.
- "Real Estate Bankruptcies for Dummies -- A Bankruptcy Law Primer on Special Considerations in Real Estate Bankruptcies" presented at the Dallas Bar Association, Real Estate Section Meeting, March 11, 2002.
- "Gladiator Training 101: Providing Attorneys with Needed Weapons to Deal with the Lions Known as 'Secured Creditors' in Light of the Bankruptcy Reform Act," sponsored by Sterling Education Services, Inc., July, 2001.
- "Real Estate Bankruptcies: Special Considerations Including Partnership, Single Asset, Environmental and Valuation Issues" presented at the Advanced Real Estate Short Course, sponsored by the University of Houston Law Foundation, November, 2001.
- "Involuntary Bankruptcy: How, Why and When," Collecting Debts and Judgments, sponsored by University of Houston Law Foundation, August 1995, 1996, 1997, 1998 and 2000.
- "Bankruptcy Tools in a Creditor's Arsenal and Certain Ethical Considerations," Creditor's Rights-So You Have a Judgment Now What, Sponsored by Stomar Educational Services, Inc., April 11, 2000.
- "Solomon's Resurgence: Recent Updates on the Automatic Stay," Dallas Association of Legal Assistants, October 1994.

Member:

- American Bankruptcy Institute
- American Bar Association (Member, Business Law Section)
- Attorneys Serving the Community
- Business Founders Symposium 2006, Chair
- Conservancy of Arlington Hall at Lee Park
- Dallas Arboretum
- Dallas Bar Association (Member, Bankruptcy and Commercial Law Section)
- Diversity Law Institute
- Entrepreneurs Organization
- Federal Bar Association
- Litigation Counsel of America, Senior Fellow
- Northwood University (Board of Governors and Honorary Doctorate)
- Turnaround Management Association
- Texas Bar Foundation, Sustaining Life Fellow
- Texas Bar Foundation, Pro Bono Pledge Program
- The Dallas Theatre Center
- The Meadows Museum
- Trial Law Institute
- Women's Auxiliary, Children's Medical Center
- Woman's Business Enterprise National Council
- Women's Finance Exchange

Born: Edmond, Oklahoma.

Background Information: Ms. Curtis began her career in 1990 in the bankruptcy section of Haynes and Boone, L.L.P., a recognized leader in the Texas legal community, and subsequently joined the bankruptcy section of the business practice group of Jones, Day, Reavis & Pogue. Seeing a significant need in the legal community for the efficient delivery of legal services while still providing a sophisticated level of experience, flexibility, open communication and support between corporate clients and outside counsel, she made the decision to open a private law practice in March of 1999.

In May of 2002, Ms. Curtis was chosen as the top bankruptcy lawyer and the 16th best lawyer in Dallas under 40 by her peers, as listed in "Best Lawyers Under 40 in Dallas," D Magazine, May and August 2002 editions.

In May of 2003, Ms. Curtis was chosen as one the best lawyers in Dallas by her peers, as listed in "Best Lawyers in Dallas," D Magazine, May 2003 edition. In May of 2004, Ms. Curtis was again chosen as one of the "Best Lawyers in Dallas Under 40" as listed in D Magazine, May 2004 edition. She was named as a Texas Rising Star for 2004 in the Texas Monthly and Texas Rising Stars Magazines, July editions and a Texas Super Lawyer for 2004, 2005, 2006, and 2007 in the Texas Monthly and Texas Super Lawyer Magazines, October and July editions. Ms. Curtis was also chosen as one of the "Dynamic Women of Dallas" in 2005, 2006, and 2007, and as one of the "Top Attorneys and Law Firms of Dallas" in 2006 by Modern Luxury Magazine. SuperLawyers.com voted her in April 2007 as one of the "Nation's Top 5% of Attorneys".

Since founding Curtis | Castillo PC, Ms. Curtis has also founded US Cat Adjusters, an independent adjusting company; an active fee office under the umbrella of Federal Title, Inc.; and other business enterprises in the restaurant, and financial services industries.

Ms. Curtis was honored by her peers, being nominated as one of "Best Women Lawyers in Dallas 2010" by D Magazine, and one of Dallas top "Best Lawyers in Dallas 2019" by D Magazine.

Significant Representations:

- Representation of numerous governmental entities and taxing authorities throughout State of Texas, including school districts, boards of trustee, counties, and highway departments. Scope of work includes matters relating to collection, bankruptcy, ad valorem taxation, compliance with Open Meetings Act and Public Information Act, and board governance and conflicts of interest under Texas Tax Code and Texas Education Code.
- Representation of national metal manufacturers and providers in complex Chapter 11 cases.
- Representation of nationwide trucking and logistics companies in complex Chapter 11 cases.
- Representation of investment companies in SEC receivership and bankruptcy cases in Northern District of Texas.
- Representation of a national energy company which specializes in drilling oil and gas wells in addition to owning significant interests in gas plays in the Barnett Shale in Texas as Debtor in a complex Chapter 11/Reorganization case.
- Representation of secured and unsecured creditors in significant bankruptcy cases in the oil and gas industry. Recent clients include an energy company which holds significant interests in the Barnett Shale and elsewhere.
- Representation of a complex Chapter 11 case for a drilling and exploration company operating in the Southwestern region of the United States.
- Representation of one of world's leading food and beverage companies in numerous bankruptcy matters regarding negotiation, execution and interpretation of its exclusive service contracts.
- Creditor representation of numerous publicly and privately held entities and individuals in all facets of Chapter 7, 11, 12 and 13 bankruptcy matters, including reclamation, administrative, secured and unsecured claims resolution, preference matters and executory contract issues.
- Representation of numerous publicly and privately held companies in the acquisition of bankruptcy assets including real estate, manufacturing and distribution plants, transportation companies and other assets and equipment.

Representation of numerous publicly and privately held companies in debt restructuring and asset sales.

- Representation of the nation's largest provider of outpatient surgery, diagnostic imaging and rehabilitative healthcare services in numerous bankruptcy matters, including loan agreement review, contract negotiation, plan treatment negotiation and global settlement of state court litigation matters wherein client and debtor were co-defendants.
- Representation of retail, wholesale, and software companies in business wind down and voluntary dissolution matters.
- Representation of turnaround managers, members of Boards of Directors, interim Chief Financial Officers, Chief Executive Officers and Chief Restructuring Officers regarding corporate reorganizations and insolvency matters.
- Representation of several large scale financial institutions in difficult and extensive debt and asset recovery matters.
- Representation of North American commercial financing division of large international truck and automobile manufacturer on voluminous secured lending and asset recovery matters.
- Representation of securities brokerage company in prosecution of one of largest securities fraud cases in Texas; obtained \$2.4 million non-dischargeability judgment in bankruptcy court that was affirmed by the appeals court.
- Representation of large national entertainment company in prosecution of multi-million dollar breach of contract and fraud claims against nation's largest and oldest convenience store chain.
- Representation of national and global bonding and reinsurance corporations in Chapter 11 proceedings of large trucking and steel manufacturing conglomerate.
- Representation of national and global bonding and reinsurance corporations in liquidation proceedings of an international insurance company.
- Representation of numerous publicly and privately held entities and individuals in transactions involving troubled and insolvent businesses.
- Negotiation and implementation of loan restructurings, pre-negotiated, pre-packaged and out of court work-out plans for various entities.
- Client counseling and negotiation to insolvent entity in hospitality industry.
- Representation of mortgage company and its officers and directors in complex litigation involving multiple parties and claims regarding \$1 million mortgage loan warehouse facility and bank fraud allegations in bankruptcy proceedings of borrowers; successfully defended clients and prosecuted borrowers and related parties in critical and protracted state court litigation; further enhanced recovery to clients through out-of-court settlements with other implicated third parties.
- Successfully disqualified large, national law firm from paramount representation in mission critical litigation on ethical grounds.

Representation of limited partners and owners of closely held corporation in complex litigation launched by chapter 7

- trustee in bankruptcy proceedings of three gas entities; obtained dismissal of eight (8) counts plead through dispositive motion including allegations of receipt of fraudulent transfers, preferential transfers and for alleged breach of fiduciary duties; negotiations with federal taxing authorities, the General Services Administration and the United States Inspector General's Office regarding claim disputes and fraud allegations.
- Representation of lienholder on 14 parcels of real property in chapter 11 bankruptcy proceeding of property owner; successfully prevented owner's use of cash collateral; lifted automatic stay and foreclosed on all 14 properties within first 60 days of case.
- Representation of syndicated bank group in chapter 7 bankruptcy proceeding of El Paso Refinery regarding litigation over environmental issues.
- Representation of commercial property landlord of sizeable extrusion plant in large chapter 11 bankruptcy proceeding; negotiation of assumption of lease issues, cure issues and related fixture issues in relation to debtor's DIP lender and certain subordination issues involving landlord's lien.

- Defense of large avoidance claims and other bankruptcy-related litigation in Texas, New Mexico, California, Illinois, Nevada, Omaha, Maryland and Delaware, among other states.
- Successful representation of banks and other financial institutions in state court debt collection proceedings and workouts, as well as defense of offensive claims asserted back against the lender by borrowers/guarantors.
- Representation of debtors in reorganization and liquidation bankruptcy cases.
- Formulation, implementation and confirmation of plans of reorganization.
- Formulation, analysis, and preparation of objections to disclosure statements and plans of reorganization.
- Client counseling and negotiation regarding maximization of unsecured claims; litigation regarding claim recovery.
- Client counseling and negotiation regarding post-bankruptcy recovery of secured assets; litigation in connection with maximizing recovery of secured assets in bankruptcy proceedings; litigation opposing secured claim treatment in plans of reorganization.
- Preference, fraudulent conveyance and other bankruptcy and commercial litigation.
- Representation of unsecured creditors committees, other creditor or equity groups in bankruptcy cases.
- Representation of various contractors and subcontractors in corporate and debtor/ creditor matters.
- Representation of bankruptcy trustee in international litigation to recover Mexican assets from foreign corporations under the Hague Convention on the Service Abroad of Judicial and Extrajudicial Documents and Inter-American Convention on the Issuance of Letter Rogatory.
- Successful reorganization in Chapter 11 of the nation's first and largest consolidator of the 5,000 + shopping mall concept in the antique mall industry.
- Successful reorganization in Chapter 11 of a popular restaurant chain and elimination of multi-million dollar obligation and related litigation by Phil Romano, a prior equity participant.
- Representation of large general contractor as debtor in complex Chapter 11 case involving bonding companies, secured lenders, IRS responsible party litigation, preference litigation and elimination of materialman liens and large insurance administrative burdens through audit.
- Representation of oil and gas working interest owner in large complex Chapter 11 reorganization of Texas operator.
- Representation of Chapter 11 debtor whose business operations consist of the operation of oil and natural gas drilling rigs for hire, operation and majority ownership interest in a specialty oil field service business, and investment in oil and natural gas wells as a working interest owner. Complex case involving fraud, constructive trust tracing, corporate malfeasance and complicated tax liabilities.
- Representation of unsecured creditors' committees during Chapter 11 proceedings, including the formation, oversight, and governance of the committee, investigation of the underlying debtor's assets and the pre-petition activities of officers and directors, and the evaluation of actions proposed to be taken by the debtor during the course of the Chapter 11 proceeding.
- Representation of publicly traded real estate company with over 4,000 commercial properties in 50 states and territories, particularly in connection with the reorganization cases of tenant companies with approximately 200 stores in 23 states.