



SA  
TC | LAW

SA  
TC | SOLUTION  
CENTER

*Your compass for long-term success*

## ABOUT

SATC|Law creates legal and business solutions for individuals, entrepreneurs and privately held companies. We partner with our clients to provide commercial real estate, business, estate planning, litigation and insurance law guidance to grow their businesses and protect their assets.

We believe in the importance of getting to know our clients' businesses and understanding what success means for them as individuals. For every matter, we take a big-picture approach, determining how an opportunity or roadblock can be used to further business goals. By fully integrating into our clients' businesses we become their eyes and ears, serving as a compass for their long-term success.

Our firm is designed around our clients. We are proud to have built a unique culture dedicated to personalized service – a firm where clients, lawyers and staff are treated like family.

We provide sophisticated legal acumen with a high-touch approach. Our attorneys are known for providing timely, responsive, solution-oriented business and legal advice to clients spanning multiple generations, industries and states. A senior point of contact manages all big-picture and day-to-day issues – from creating a strategic vision, to reaching existing goals, to quickly resolving conflicts – all while treating every client with the utmost personal care and attention.

Through decades of this value-based approach, we have earned our way into our clients' circle of trust. We are proud that much of our work comes from clients who recommend us to their business partners and family.

*Your compass for long-term success*

## BUSINESS LAW

*We partner with clients to achieve their goals*

SATC|Law's business lawyers partner with individuals, entrepreneurs and privately held companies to offer sophisticated legal advice on starting, growing, managing, and protecting their businesses.

We are proud of the long-term relationships we have with our clients. By engaging with our client's business, we can advise how to move the ball forward not only when seizing opportunities but also when navigating roadblocks.

Where most law firms simply provide counsel, we go further by helping clients effectuate our advice, walking step-by-step along the course we chart together.

We bring a value-based approach to businesses at all stages and across a variety of industries. We go beyond strategic legal advice to serve as an advocate, a resource and a fresh set of eyes for all our client's business needs.

### **Business planning and formation**

We advise start-ups, entrepreneurs and nonprofit companies – from professional services, to manufacturing, to artists – on how to launch, seed and grow their businesses. We regularly help businesses articulate how they want to be viewed in the marketplace and then develop a plan to achieve their vision. We also develop the policies and processes to improve efficiencies and achieve compliance, as well as guide businesses through formulating and achieving long-term goals.

### **Operational issues**

Clients trust our ability to provide practical, sound guidance whether they are expanding into a new

service line or geography or need to navigate an audit, subpoena or other issue. For many clients, we serve as an outsourced General Counsel, providing guidance on both day-to-day issues – such as vendor contracts and employee matters – and big-picture ones – such as strategic growth and succession planning.

### **Data management and cybersecurity**

We understand that data management and cybersecurity issues belong in the boardroom, not just the IT department. We take preventative measures, helping clients create best-in-class training and policies to manage and safeguard their data. We are proud of our involvement with many of the organizations that are shaping this fast-evolving industry.

### **Business transactions**

We pride ourselves on providing value-adds for our client's organizational issues. We counsel on ownership and management agreements, taxation, acquisition of real property, leasing and employment agreements such as restrictive covenants, as well as vendor agreements. We also regularly counsel clients through partner disputes.

### **Business litigation**

When adversarial issues arise, we counsel our client on how to best get back to running the business. Whether counseling on an ownership or employment dispute or another matter, we focus on solving the problem. In instances where litigation is in the client's best interest, we are trial-ready and fierce advocates in the courtroom.

## COMMERCIAL REAL ESTATE

*We handle the most complex and sophisticated real estate matters*

SATC|Law has one of the most sophisticated and experienced commercial real estate practices in the country. Our depth rivals that of many national law firms' commercial real estate practices, which often count lawyers who only dabble in this area.

Our attorneys regularly represent real property owners and institutional owners, as well as other entities with complex real estate needs. Many of our attorneys are licensed managing real estate brokers, as well as members of the International Council of Shopping Centers (ICSC) and the American Institute of Architects (AIA), which gives us a unique perspective on the intersection of business and legal counsel.

We are proud to count many clients who use SATC|Law as their single source for the entire life cycle of their projects – from acquisition to entitlement through construction and disposition – and then call on us to do it again when the time comes for redevelopment.

SATC|Law attorneys are true thought leaders in the field and are frequently invited to speak at industry conferences and private events.

### **Acquisition and sale**

We routinely represent clients in the acquisition or sale of properties, helping them seize opportunities for future growth. We negotiate terms to add the most long-term value, while helping clients skillfully navigate contracts and other complex financing documents.

### **Development**

We partner with developers throughout the entire development process. In addition to counseling on land use and zoning, we often serve as a bridge between owners, lenders, joint venture partners, developers, contractors, architects and others. Our extensive experience and relationships facilitate securing loans from financial institutions and foreign investors, as well as from nontraditional lenders. We are also experienced in the formation of complex joint ventures and other entities.

### **Leasing**

Our attorneys have broad experience representing local and national landlords and tenants in retail, industrial, office and mixed-use properties.

### **Property management**

We counsel property managers and owners on the day-to-day operational issues of running commercial properties, and counsel asset managers on how to extract the most value from their properties.

### **Licensing and regulatory issues**

Our commercial real estate attorneys help companies and individuals obtain and maintain required licensing, including representing professionals before the Illinois Department of Financial and Professional Regulation.

## ESTATE PLANNING

*We craft sophisticated, personalized plans for generational success*

SATC|Law is a leader in providing sophisticated, individualized estate planning for individuals and succession planning for businesses concerned about their legacy. We pride ourselves on treating our clients like family and providing value-added service at every step.

We understand that each client has a different definition of success. We take the time to understand what each individual and business has accomplished as well as their long-term goals and future plans. From this, we develop a comprehensive, personalized plan to ensure maximum value is extracted and passed to future generations.

Should contentious issues arise within families, we are skilled at navigating and finding resolution to the deep-seated complexities of each issue. We regularly guide clients through arbitration and mediation to avoid costly litigation, however we are experienced probate litigators who will fiercely advocate for our clients in the courtroom.

### **Our services include:**

- Wills and trusts
- Estate planning
- Will and Trust administration
- Personal and business succession planning
- Generation-skipping tax planning
- Insurance trusts
- Charitable trusts
- Will contests and trust litigation
- Financial review and analysis
- Powers of attorney for property and healthcare
- Premarital and post marital agreements
- Tax planning during life and postmortem
- Buy-Sell agreements for businesses

## INSURANCE LAW

*Our business approach makes us the source for complex insurance matters*

As insurance has become more complicated, companies turn to SATC|Law for value-added counseling with a business approach.

Our decades of insurance experience allow us to counsel on the business of insurance as well as the legal issues at play in this evolving industry. Our ability to break down multiparty and multi-jurisdictional litigation into manageable pieces makes us the source for complex insurance business matters.

Our experience as Chicago counsel for the premier specialist insurance market gives us a unique perspective on the most complex matters.

We are also skilled at defending insurance producers, agents and other professionals, including those involving errors and omissions policies and other professional liability issues.

### **Our services include:**

- Insurance coverage opinions
- Insurance coverage litigation
- Insurance defense
- Professional liability defense
- Errors and omissions defense

## LITIGATION

*We listen, analyze and strategize solutions for clients*

At SATC|Law, we resolve sophisticated business disputes. We work quickly to get to the heart of the issue, then find the resolution that is most favorable to our client.

We are regularly called upon to handle complex, high-end, multi-jurisdictional litigation matters in a range of industries.

Our litigation and appellate trial experience includes creative and practical solutions to the nuanced issues surrounding real estate, insurance, professional liability, bankruptcy, asset protection, reorganizations planning and financing, creditors' rights, receiverships, business disputes and evictions.

Clients value our ability to listen, analyze and strategize options, as well as our ability to become their eyes and ears, giving them a window into the motivations and trigger points on the other side.

We view litigation as a tool to be used only when it is in the best interests of the client. Because litigation comes with its own language and set of rules, we work closely with clients to understand how to use each step in their favor.

For many clients, resolving an issue early and quickly is the best strategy. We are skilled negotiators known for bringing both sides together to find a solution through informal meetings, settlement conferences, mediation or arbitration.

Should it be in a client's interest to go to trial, our seasoned trial attorneys bring decades of courtroom victories to bear for clients. We are fierce advocates for our clients and have successfully litigated cases with tens of millions of dollars at stake.

Our ranks include multiple members of the federal trial bar and the Chair of the Commercial Litigation section of the Chicago Bar Association, as well as a member of the First District Advisory Committee, the Claims and Litigation Management Alliance (CLM) and the Defense Research Institute (DRI).

## SOLUTION CENTER L3C

The SATC|Solution Center L3C is the education and development division of SATC|Law that is committed to bridging the gap between Chicagoans and its businesses, charities and communities by delivering content and encouraging discussion on interesting, powerful and compelling topics through our Bridging Chicago podcast, events and educational seminar series.

### Educational Seminar Series and Events

The Solution Center hosts a series of presentations and events covering a wide range of topics, from cyber security, to best practices for attorneys and real estate professionals, to setting up new businesses, to law and the arts, and so much more.



### Bridging Chicago

Bridging Chicago is a business and community centric podcast that aims to connect our listening community to Chicago's business, community, cultural and charity leaders. Hosted by a series of professionals at the firm, the podcast is a platform for guests to demonstrate their skill and experience by sharing their objectives and perspectives in the form of engaging conversation. Conversations range from current events impacting local businesses, interesting projects, and the paths that have led professionals to their current places in the business world.





## JOSEPH M.V. AMARI, ASSOCIATE

312.554.3105 | [jamari@satclaw.com](mailto:jamari@satclaw.com)

222 W. Adams St., Ste. 3050, Chicago, IL 60606-5312  
[satclaw.com](http://satclaw.com)

Joseph is an associate in SATC's Business, Commercial Real Estate and Litigation practice groups and focuses his practice on providing clients with grounded and thorough legal guidance. He understands that each client has unique and individualized needs and is ready to provide them with assistance to help them achieve their goals. For Joseph, the ultimate reward is seeing a client's vision become reality.

Joseph graduated Summa Cum Laude from UIC John Marshall Law School. During law school, he served as a Judicial Extern in the United States District Court for the Northern District of Illinois, working for the Honorable Judge Charles P. Kocoras. While at the Northern District, Joseph worked on complex litigation involving issues of BIPA, class action, contract, employment law, among several others. Joseph enjoyed mentoring younger law students and was a Teaching Assistant for Business Associations and Torts. He spent his third year as a staff editor for the UIC John Marshall Law review, and during his final semester was also a Baum intern for the Environmental Law and Policy Center. Joseph won "Best Oralist" in the 2021 Herzog Moot Court Competition.

Outside the office, you can likely find Joseph training for the Chicago Triathlon, at the dog park with his dog, Bear, taking pictures, or spending a quiet night with friends.

### ARTICLES & PUBLICATIONS

"[Insurers in Illinois Will Need to Contract with Specificity After Recent Illinois Supreme Court Decision](#)," Author, SATC|Law Newsflash, December 14, 2021.

### SPEAKING ENGAGEMENTS

"[Episode 24: Natasha Egan and Karen Irvine, Museum of Contemporary Photography](#)," Host, Bridging Chicago Podcast, November 12, 2021.

"[Episode 27: Donna Van Eekeren, Springboard Arts](#)," Host, Bridging Chicago Podcast. Coming December 16, 2021.

### EDUCATION

UIC John Marshall Law School, J.D., 2021, Summa Cum Laude

University of Illinois at Urbana-Champaign, B.A. in Political Science, concentration in Atmospheric Sciences, 2017

### ADMISSIONS AND LICENSES

Illinois

### PROFESSIONAL ASSOCIATIONS

Chicago Bar Association

Illinois Bar Association



## ANDREW J. ANNES PRINCIPAL

312.554.3110 | [aannes@satclaw.com](mailto:aannes@satclaw.com)

222 W. Adams St., Ste. 3050, Chicago, IL 60606-5312

[satclaw.com](http://satclaw.com)

Andy Annes handles challenging real estate transactions by breaking down complexity into simplicity. He provides practical solutions to a wide array of clients – including individuals, private companies and institutions – with legal and business problems, serving as a bridge between businesses and where they want to be.

Over the course of his career, he has successfully navigated every facet of commercial real estate, including closing more than a quarter billion dollars of joint venture real estate development deals in a three-month period and crafting and negotiating commercial leases for high-end retail in downtown Chicago and beyond. He has also served as the long-standing outside general counsel to successful businesses through booming financial periods, as well as guiding them through challenging times.

Andy is a leader, trusted adviser and advocate for his clients' businesses, often working as a partner through decades of growth and opportunity. By leveraging his background in business law, commercial real estate, litigation and estate planning, he brings a holistic approach to clients' business needs.

As the longtime President of SATC|Law (formerly Schenk Annes Tepper Campbell) and an Illinois managing real estate broker, Andy has the reputation of turning legal issues into business successes. His foundation in business training, coupled with extensive experience with a vast array of business and legal matters, allows him to provide a unique perspective to clients, many of whom have sought his advice for decades.

When necessary, Andy brings a steady hand to even the most adversarial litigation scenarios. A member of the Federal Trial bar, he maneuvers through the legal system with pragmatic business sense and a focus on the big picture, ensuring issues are resolved quickly and efficiently.

He regularly counsels on:

- Commercial real estate – including real acquisition, disposition, development, joint venturing, construction, financing, leasing, management and litigation
- Corporate law – including business formations, succession planning, management and operational issues, employment issues, insurance, business transactions and planning
- Estate planning, probate, trust administration and related litigation
- Commercial and general litigation in federal and state courts

Andy is a frequent speaker and author on legal, business and real estate issues in formal settings, and on special request, to private companies. He is a mentor to the attorneys in the firm, and a leader and example as to how to practice law in the 21st century.

He gives back to the community by serving as the director of various private foundations and enjoys golfing, flying, skiing and traveling.

### EDUCATION

The John Marshall Law School, J.D.,  
*with distinction*, 1982

Loyola University, B.B.A., 1979

### ADMISSIONS AND LICENSES

Colorado

Illinois

Montana

Wisconsin

United States District Court

United States District Court for the  
Northern District of Illinois

Federal Trial Bar for the Northern  
District of Illinois

United States Bankruptcy Court for the  
Northern District of Illinois

Licensed Real Estate Managing Broker

### PROFESSIONAL ASSOCIATIONS

Illinois State Bar Association

Chicago Bar Association

International Council of Shopping  
Centers (ICSC)

### AWARDS AND RECOGNITIONS

Martindale Hubbell's highest AV rating

Named to the Who's Who list by Top  
Attorneys in North America



## JOHN W. CAMPBELL, JR. PRINCIPAL

312.554.3126 | [jcampbell@satclaw.com](mailto:jcampbell@satclaw.com)

222 W. Adams St., Ste. 3050, Chicago, IL 60606-5312  
[satclaw.com](http://satclaw.com)

John W. Campbell, Jr., advises individuals, entrepreneurs and privately held companies on developing and achieving their strategic business goals and asset protection and long-term planning needs. Clients in commercial real estate, insurance, retail, medical, food and legal service industries, as well as entrepreneurs, artists and nonprofits, rely on him to grow and protect their individual and business needs.

John regularly counsels clients on issues ranging from asset protection and estate planning, to forming and managing businesses, to acquiring, developing and selling commercial real estate, to licensing and regulatory issues. His background as an insurance defense litigator and probate litigator bolsters his ability to advocate on behalf of individuals and businesses in connection with their litigation needs as well.

He is also skilled at advising companies on elevating their data management and cybersecurity preparedness. By viewing these issues through a business lens, he helps companies improve their training and policies to prevent data breaches, cyberattacks and social engineering threats and response preparedness. He is a proud member of **InfraGard**, a cooperative effort that includes the FBI and the private sector. The private sector component of InfraGard is represented nationally by the National InfraGard Members Alliance, and locally by the InfraGard Members Alliances throughout the country.

John is frequently invited to speak to both public and in-house practice panels on various issues, including cybersecurity, real estate, licensing, regulatory, general business and contractual issues, and has presented at the Chicago Bar Association.

He is also the head of operations for the firm's **Bridging Chicago** podcast, which focusses on inspiring listeners by connecting them with local business, charity and community leaders who share their personal and professional experiences. John acts as a liaison and integrator between the firm's podcast and legal teams. He is also a frequent contributor to the firm's **Newsflash! and Special Reports**, co-authoring numerous articles on the COVID-19 pandemic and various other legal topics.

He is a director and the board president for **Greenlight Family Services**, a non-profit social service agency that manages the Adoption Listing Service for the State of Illinois and provides relative, non-relative, second parent, and step-parent adoption services, as well as DCFS foster parent adoption and post adoption services. He also serves as a director for **Rebuild Foundation**, a nonprofit platform for art, cultural development, and neighborhood transformation that supports artists and strengthens communities through free arts programming and innovative cultural amenities in Chicago's South Side. Rebuild's work is informed by three core values: Black people matter; Black spaces matter; and Black objects matter.

### EDUCATION

DePaul University College of Law,  
J.D., 2001

Michigan State University, B.S. in  
Psychology, 1998

### ADMISSIONS AND LICENSES

Illinois

United States District Court for the  
Northern District of Illinois

United States District Court and  
Bankruptcy Court for the Northern  
District of Illinois

### PROFESSIONAL ASSOCIATIONS

American Bar Association (ABA)

American Institute of Architects  
(AIA) – Allied Member

Chicago Bar Association (CBA)

Illinois State Bar Association (ISBA)

InfraGard – Chicago Chapter

International Council of Shopping  
Centers (ICSC)

### PRONOUNS

He/Him/His

John enjoys going on adventures with his wife, Natsumi, and their two dogs, Booger and Popel. When in town, you can find them on the hunt for their next chicken sandwich or exploring the city's hidden gems. They enjoy hiking, getting lost in a foreign town, and spending time with friends (pre-pandemic).

## **PUBLISHED OPINION**

*Water Tower Nursing & Home Care, Inc. v. Estate of Weil*, 988 N.E.2d 217 (Ill. App. Ct. 2013). First District Court of Appeals affirmed the holding of the trial court that merely mailing a copy of a claim to the court or the representative of an estate does not necessarily constitute timely filing.

## **SPEAKING ENGAGEMENTS**

"Cyber Security: What Does it Mean for You?" Guest Speaker, 2019 Ken Rumbaugh, Inc. Columbus Client Seminar, November 16, 2019.

"A Comprehensive Best Practices Guide for Illinois Real Estate Professionals," Guest Speaker, Private Event, July 25, 2018.

"Best Practices for Workplace Conduct," Guest Speaker, Private Event, November 30, 2017.

"Cyber Security: What Does It Mean for Today's Accounting Professionals, Financial Advisors and Attorneys," Guest Speaker, John Baker Welch's CPE University Series™ ... Continuing Professional Education Seminars Sponsored by William Blair, October 25, 2017.

"THE LEGAL INGREDIENTS: What new business owners should know," Guest Speaker, ArtHouse: A Social Kitchen – Workshop, February 28, 2017.

"Best Practices: Avoiding Conduct Unbecoming of a Broker," Guest Speaker, Private Event, October 17, 2016.

"The Art of Law," Guest Speaker, The Remix Project Workshop, June 29, 2016.

"Current Cyber Security Issues from a Legal Perspective," Guest Speaker, Chicago Bar Association, Commercial Litigation Committee, May 5, 2016.

"A Real Estate Primer: A Potpourri of Issues," Guest Speaker, Private Event, April 10, 2013.

"Lease Document Provisions: An Overview of Commercial Shopping Center Leases," Guest Speaker, Private Event, April 12, 2012.

"What Happens Now: A Practical Guide For Illinois Salespersons" and "What Now Part 2: A Practical Guide for Illinois Managing Brokers," Guest Speaker, Private Event, November 3, 2010.

"What Every Real Estate Professional Should Know About Broker's Liens And Mechanic's Liens Under Illinois Law," Guest Speaker, Private Event, June 25, 2009.

"Protecting Your Commissions – Illinois Real Estate Broker Issues," Guest Speaker, Private Event, December 7, 2005.

## **ARTICLES & PUBLICATIONS**

"PPP loan Guidance," Co-Author, SATC|Law Special Report, January 18, 2021.

"PPP Loans – Round Two," Co-Author, SATC|Law Special Report, December 30, 2020.

"An Update on the COVID-19 Business-Interruption Legal Fight," Co-Author, SATC|Law Special Report, October 23, 2020.

"Important PPP Changes," Co-Author, SATC|Law Special Report, June 10, 2020.

"Chicago's Phase 3 Guidelines for Reopening," Co-Author, SATC|Law Special Report, May 28, 2020.

"Illinois' Phase 3 Guidelines for Reopening," Co-Author, SATC|Law Special Report, May 28, 2020.

"Exploring the Paycheck Protection Program Loan Forgiveness Application," Co-Author, SATC|Law Special Report, May 21, 2020.

"PPP Eligibility for Bankruptcy Debtors," Co-Author, SATC|Law Special Report, May 14, 2020.

"What You Need to Know About the Use of No-Contact Temperature Devices," Co-Author, SATC|Law Special Report, May 13, 2020.

"Mayor Lightfoot's Five-Phase Plan to 'Protecting Chicago'" Co-Author, SATC|Law Special Report, May 12, 2020.

"Restore Illinois - A Five-Phase Plan to Reopen the State of Illinois," Co-Author, SATC|Law Special Report, May 6, 2020.

"Modified Stay at Home Order (Illinois)," Co-Author, SATC|Law Special Report, May 1, 2020.

"Additional CARES Relief for Real Estate Professionals and Businesses Through NOL Carrybacks, Bonus Depreciation, and 1031 Deadline Extensions," Co-Author, SATC|Law Special Report, April 28, 2020.

"What the FAQ? Finally Some More Guidance on the Paycheck Protection Program," Co-Author, SATC|Law Special Report, April 27, 2020.

"Additional Funding Relief Under the CARES Act," Co-Author, SATC|Law Special Report, April 22, 2020.

"Covid-19 Losses and Claims Insurance Coverage," Co-Author, SATC|Law Special Report, April 17, 2020.

"Examining the Plan on 'Opening America Up Again,'" Co-Author, SATC|Law Special Report, April 17, 2020.

"Status of Federal Unemployment Benefits," Co-Author, SATC|Law Special Report, April 14, 2020.

"Deferral of Social Security Payroll Tax," Co-Author, SATC|Law Special Report, April 13, 2020.

"What is Happening to my Case During the Pandemic?" Co-Author, SATC|Law Special Report, April 13, 2020 (updated April 29, 2020).

"What Do the New Federal Reserve Programs Mean for You?" Co-Author, SATC|Law Special Report, April 10, 2020.

"The 'Coronavirus Effect' on Cook County Property Values," Co-Author, SATC|Law Special Report, April 7, 2020 (updated April 15, 2020).

"Unemployment Filing Guidance," Co-Author, SATC|Law Special Report, April 6, 2020.

"Interim Authority to Execute Certain Legal Documents During the COVID-19 Pandemic," Co-Author, SATC|Law Special Report, April 3, 2020.

"Guidance on the COVID-19 Pandemic from the Illinois Department of Financial and Professional Regulation," Co-Author, SATC|Law Special Report, April 3, 2020.

"What Is Forgiven Under the Paycheck Protection Program Loans," Co-Author, SATC|Law Special Report, April 2, 2020.

"What's Next for Insureds and Insurers?" Co-Author, SATC|Law Special Report, April 1, 2020.

"COVID-19 and Guidance on Small Business Loans," Co-Author, SATC|Law Special Report, March 31, 2020.

"City of Chicago Resources," Co-Author, SATC|Law Special Report, March 31, 2020.

"CARES Act," Co-Author, SATC|Law Special Report, March 30, 2020.

"Economic Relief In Light of The COVID-19 Pandemic," Co-Author, SATC|Law Special Report, March 26, 2020.

"Coronavirus Considerations for those Engaged in Commercial Real Estate," Co-Author, SATC|Law Special Report, March 17, 2020 (updated March 27, 2020).

"COVID-19 (CORONAVIRUS)," Co-Author, SATC|Law Special Report, March 3, 2020.

"Illinois Employment Law Updates for 2020," Co-Author, SATC|Law Special Report, February 18, 2020.

"Illinois Corporations are Getting a Tax Break: The Illinois Franchise Tax Repeal," Co-Author, SATC|Law Newsflash!, February 4, 2020.

"Payroll or Pay Cut?" Co-Author, SATC|Law Newsflash!, November 5, 2019.

"Employers Beware: You Can't Touch This, at least not without a written release," Co-Author, SATC|Law Newsflash!, October 22, 2018.

"Kickstarting' New Business," Author, SATC Newsletter, Summer 2016.

"Flying Blind: Commercial Drone Update," Co-Author, SATC Newsletter, Winter/Spring 2015.

"Uncertainty in the Air: Use of Drones for Commercial Purposes," Co-Author, SATC Newsletter, Fall 2014.

"Credit Checks: A Trap for the Weary," Co-Author, SATC Newsletter, Fall 2014.

"CANning the SPAM – Complying with the CAN-SPAM ACT," Co-Author, SATC Newsletter, Spring 2014.

"How Your Employee's Distracted Driving Habits Could Cost Your Company," Co-Author, SATC Newsletter, Winter 2014.

"Interns: To Pay or Not to Pay?" Co-Author, SATC Newsletter, Summer 2013.

"Julie's Law: Taking Away Court Supervision For Excessive Speeders," Co-Author, SATC Newsletter, Summer 2013.



## VICTORIA L. CEJKA, ASSOCIATE

312.554.3108 | [vcejka@satclaw.com](mailto:vcejka@satclaw.com)

222 W. Adams St., Ste. 3050, Chicago, IL 60606-5312  
[satclaw.com](http://satclaw.com)

Victoria (she/her/hers) is an associate in the firm's estate planning and corporate law groups. Victoria focuses her practice on assisting clients through wealth transfer planning, the estate and gift tax, charitable giving and counseling closely held business owners in estate and succession planning. She understands the many aspects of a client's life—from family dynamics to business relationships—that must be considered in the estate planning process. Victoria brings a balance of technical knowledge, empathy and collaboration to each client in order to craft plans that meet the client's individual goals.

Victoria earned her J.D. from the Loyola University Chicago School of Law. During law school, she focused her coursework in estate planning, tax, and corporations. She was awarded Loyola's first Prize in Estate Planning by one of her professors. During law school and while taking the Bar exam, Victoria was a legal research intern for the American College of Trust and Estate Counsel ("ACTEC") Foundation to assist the ACTEC Foundation Disaster Preparedness Task Force develop and disseminate ACTEC's Disaster Relief Handbook, which serves as an educational resource to Fellows, professionals, and community leaders setting out options for providing charitable assistance to those impacted by major disasters. During law school, she served as Editor-at-Large of the Loyola University Chicago Law Journal, and she also worked as a student attorney in Loyola's Community Law Center Clinic where she represented minors as their Guardian ad Litem in guardianship proceedings within the Circuit Court of Cook County, Probate Division.

In her free time, Victoria enjoys park days by Lake Michigan, playing recreational indoor and sand volleyball, and exploring Chicago's many neighborhoods. She is an avid reader of just about any book she can get her hands on.

### ARTICLES & PUBLICATIONS

**"It's Not Too Late-Illinois Employers MUST Provide Sexual Harassment Prevention Training by Year End,"** Co-Author, SATC|Law Newsflash, November 18, 2021.

**"Zoom Wills are Here to Stay: Illinois Codifies Electronic Wills and Remote Witness Act,"** Co-Author, SATC|Law Newsflash, October 5, 2021.

**"Illinois Broadens Use of Transfer on Death Instruments,"** Contributor, SATC|Law Newsflash, September 10, 2021.

### EDUCATION

Loyola University Chicago School of Law, J.D., 2021

Arizona State University, B.A. in Business and B.A. in English, with Honors, 2018

### ADMISSIONS AND LICENSES

Illinois

### PROFESSIONAL ASSOCIATIONS

Chicago Bar Association (CBA)

Chicago Estate Planning Council (CEPC)

Illinois State Bar Association (ISBA)

The Lawyers Club of Chicago



## TARA M. COFFMAN ASSOCIATE

312.554.3103 | [tcoffman@satclaw.com](mailto:tcoffman@satclaw.com)

222 W. Adams St., Ste. 3050, Chicago, IL 60606-5312

[satclaw.com](http://satclaw.com)

Tara is an associate in the firm's estate planning, real estate, and corporate law groups. Tara focuses her practice on assisting clients with their personal and business planning objectives by creating individual estate and asset protection plans. She prides herself on providing clients with estate planning solutions that are tailored to achieve their specific goals and needs.

Tara also counsels clients on a wide array of real estate transactions as well as general business matters. She advises clients through every stage of a transaction, including drafting and negotiating purchase and sale agreements, leases, supplementary documentation, and conducting due diligence. Tara assists clients with business formation and licensing issues, and has experience in drafting governing documents, including operating agreements, bylaws, partnership agreements, and shareholder agreements.

Tara has authored numerous articles for the firm's Newsflash and Special Reports on topics ranging from COVID-19 to the Illinois Trust Code. She has also been featured as a guest of the firm's podcast, Bridging Chicago, where she discussed her experience as a young woman in the legal field.

Tara earned her J.D., cum laude, from The John Marshall Law School. While in law school she worked as a student attorney in The John Marshall Law School Business Law Clinic and Fair Housing Clinic. She worked as a law clerk for a boutique real estate tax firm, served as a summer extern with a large financial firm, and held a judicial externship with the Honorable William B. Sullivan of the Circuit Court of Cook County. Tara holds a BBA in accounting from Western Michigan University and has several years of experience in banking and commercial lending.

In her free time, you can often find Tara at an outdoor concert or spending time with her husband, David and their two huskies. She loves bonfires in the fall and Chicago patios or rooftops in the summer. She is an avid snowboarder and new golfer.

### ARTICLES & PUBLICATIONS

- "[PPP loan Guidance](#)," Co-Author, SATC|Law Special Report, January 18, 2021.
- "[PPP Loans – Round Two](#)," Co-Author, SATC|Law Special Report, December 30, 2020.
- "[An Update on the COVID-19 Business-Interruption Legal Fight](#)," Co-Author, SATC|Law Special Report, October 23, 2020.
- "[Important PPP Changes](#)," Co-Author, SATC|Law Special Report, June 10, 2020.
- "[Chicago's Phase 3 Guidelines for Reopening](#)," Co-Author, SATC|Law Special Report, May 28, 2020.
- "[Illinois' Phase 3 Guidelines for Reopening](#)," Co-Author, SATC|Law Special Report, May 28, 2020.
- "[Exploring the Paycheck Protection Program Loan Forgiveness Application](#)," Co-Author, SATC|Law Special Report, May 21, 2020.
- "[PPP Eligibility for Bankruptcy Debtors](#)," Co-Author, SATC|Law Special Report, May 14, 2020.

### EDUCATION

The John Marshall Law School, J.D., 2019

Western Michigan University, B.B.A. in Accountancy, 2011

### ADMISSIONS AND LICENSES

Illinois

### PROFESSIONAL ASSOCIATIONS

CREW Chicago

Women's Bar Association

Illinois State Bar Association

American Bar Association

"**Mayor Lightfoot's Five-Phase Plan to 'Protecting Chicago'**" Co-Author, SATC|Law Special Report, May 12, 2020.

"**Restore Illinois - A Five-Phase Plan to Reopen the State of Illinois,**" Co-Author, SATC|Law Special Report, May 6, 2020.

"**Modified Stay at Home Order (Illinois),**" Co-Author, SATC|Law Special Report, May 1, 2020.

"**What the FAQ? Finally Some More Guidance on the Paycheck Protection Program,**" Co-Author, SATC|Law Special Report, April 27, 2020.

"**Covid-19 Losses and Claims Insurance Coverage,**" Co-Author, SATC|Law Special Report, April 17, 2020.

"**Deferral of Social Security Payroll Tax,**" Co-Author, SATC|Law Special Report, April 13, 2020.

"**What Is Forgiven Under the Paycheck Protection Program Loans,**" Co-Author, SATC|Law Special Report, April 2, 2020.

"**What's Next for Insureds and Insurers?**" Co-Author, SATC|Law Special Report, April 1, 2020.

"**COVID-19 and Guidance on Small Business Loans,**" Co-Author, SATC|Law Special Report, March 31, 2020.

"**CARES Act,**" Co-Author, SATC|Law Special Report, March 30, 2020.

"**Economic Relief In Light of The COVID-19 Pandemic,**" Co-Author, SATC|Law Special Report, March 26, 2020.

"**Coronavirus Considerations for those Engaged in Commercial Real Estate,**" Co-Author, SATC|Law Special Report, March 17, 2020 (updated March 27, 2020).

"**COVID-19 (CORONAVIRUS),**" Co-Author, SATC|Law Special Report, March 3, 2020.

"**Payroll or Pay Cut?**" Co-Author, SATC|Law Newsflash!, November 5, 2019.

"**The New Illinois Trust Code,**" Author, SATC|Law Newsflash!, December 3, 2019.





## AUDREY E. GAMBLE SENIOR ASSOCIATE

312.554.3128 | [agamble@satclaw.com](mailto:agamble@satclaw.com)

222 W. Adams St., Ste. 3050, Chicago, IL 60606-5312

[satclaw.com](http://satclaw.com)

Audrey E. Gamble is a senior associate in SATC|Law's Litigation and Commercial Real Estate practice groups. She frequently represents commercial property owners in connection with landlord/tenant issues, mechanic's liens, and contract disputes. Audrey has experience in all stages of litigation, from initial case development and strategy through post-judgment and appellate issues. Driven by client satisfaction, she aims to present clients with creative and practical solutions at all stages and focuses on early dispute resolution whenever possible. In addition to litigation, Audrey assists in the drafting and negotiation of commercial leases, joint venture agreements, and corporate governance documents.

Audrey is the Editor-in-Chief of the firm's Newsflash! publications, and has authored articles examining longstanding challenges for businesses, such as document preservation in the face of litigation, and changes in the law that may impact the firm's clients, including the Biometric Information Privacy Act, the Cannabis Regulation and Tax Act, the Chicago Fair Workweek Ordinance, and the Lifting Up Illinois Working Families Act. Audrey has also appeared on the firm's podcast Bridging Chicago to discuss the challenges and opportunities of women in the legal field.

While in law school, Audrey worked as a law clerk at a prominent personal injury firm and served as a legal extern at Ulta Salon, Cosmetics & Fragrance, Inc. She also served a Judicial Extern to Hon. Robert E. Gordon of the Illinois Appellate Court, First District.

Audrey graduated magna cum laude from the Chicago Kent College of Law where she was on the Dean's list for her academic achievements. She was also inducted into the Chicago Kent College of Law chapter of the Order of the Coif. The Order of the Coif is a national legal honor society that recognizes superior scholarship and promotes the ethical standards of the legal profession.

Outside the office, Audrey is an avid home cook and enjoys exploring new cuisine and hosting dinner parties for her friends and family. She is also a certified scuba diver and looks forward to future travel and diving adventures.

### SPEAKING ENGAGEMENTS

**Bridging Chicago Podcast Season 4 Episode 5; "Audrey Gamble and Tara Coffman, SATC|Law,"** Guest, March 18, 2021.

Client Best Practices Seminar; "Depositions, Document Production, and Litigation Holds and Subpoenas," Co-Speaker, August 21, 2019.

Client Best Practices Seminar; "Property Management and Leasing: Handling Claims and Insurance Issues," Co-Speaker, March 19, 2019.

### EDUCATION

Chicago Kent College of Law, J.D., 2018, *magna cum laude*

University of Illinois at Urbana-Champaign, B.A. in English, 2015

### ADMISSIONS AND LICENSES

Illinois

### PROFESSIONAL ASSOCIATIONS

Chicago Bar Association

Women's Bar Association of Illinois

### AWARDS AND RECOGNITIONS

Order of the Coif - Chicago Kent College of Law chapter

## ARTICLES & PUBLICATIONS

[“Employers Will Pay the Price for Unpredictability Under Chicago Fair Workweek Ordinance,”](#) Co-Author, SATC|Law Newsflash!, October 1, 2019.

[“Burning Questions: The Effects of Recreational Cannabis Use on Employers,”](#) Co-Author, SATC|Law Newsflash!, August 6, 2019.

[“When in Doubt, Don’t Throw it Out,”](#) Author, SATC|Law Newsflash!, June 14, 2019.

[“New Minimum Wage Law Puts Illinois at the Forefront of ‘Fight for \\$15’,”](#) Co-Author, SATC|Law Newsflash!, March 14, 2019.

[“No Harm, Major Foul: Violators of BIPA Won’t Get Off on a Technicality,”](#) Co-Author, SATC|Law Newsflash!, February 27, 2019.

[“Rewinding the Clock for Insureds to File Claims for Deficient Policies,”](#) Co-Author, SATC|Law Newsflash!, November 30, 2018



## TOMASZ A. SOBIERAJ PRINCIPAL

312.554.3127 | [tsobieraj@satclaw.com](mailto:tsobieraj@satclaw.com)

222 W. Adams St., Ste. 3050, Chicago, IL 60606-5312

[satclaw.com](http://satclaw.com)

Tomasz A. Sobieraj is an experienced litigator in commercial, real estate, corporate litigation, and complex bankruptcy law. He regularly works to protect the rights of his clients, which include commercial property owners, management companies, and brokers in connection with landlord/tenant issues, mechanics liens, bankruptcy matters, and related issues. Tom also represents individuals, small businesses, and non-profits in contract disputes, breach of fiduciary duty claims, corporate disputes, professional negligence, and has experience in appellate matters. In addition, Tom advises clients on various corporate and business matters.

Tom is a member of the Chicago Bar Association and American Bar Association and is actively involved with The Harold E. Eisenberg Foundation's Associates Board. Tom previously volunteered with the Chicago Volunteer Legal Services (CVLS) to provide pro bono legal services to the poor and working poor of Chicago in family law proceedings. Tom is also a former member of the Junior Board (formerly the Young Philanthropist Board) with Chicago Lighthouse, a non-profit organization serving the blind, visually impaired, disabled and Veteran communities.

Tom enjoys spending quality time with his wife, Amalya, his son, Bobby, and their dog, Dug, which involves a lot of reading together, swimming, and relaxing outdoors. In less hectic times, Tom enjoyed traveling to new cities to experience local cuisine and culture and looks forward to restarting those adventures together with his family.

### ARTICLES & PUBLICATIONS

**"NEWSFLASH! The Competition is On: Curtailing Noncompete Agreements at the State and Federal Level"** Author, SATC|Law Newsflash, July 14, 2021.

**"PPP Eligibility for Bankruptcy Debtors,"** Co-Author, SATC|Law Special Report, May 14, 2020.

**"What You Need to Know About the Use of No-Contact Temperature Devices,"** Co-Author, SATC|Law Special Report, May 13, 2020.

**"What is Happening to my Case During the Pandemic?"** Co-Author, SATC|Law Special Report, April 13, 2020 (updated April 29, 2020).

**"Additional Funding Relief Under the CARES Act,"** Co-Author, SATC|Law Special Report, April 22, 2020.

**"Examining the Plan on 'Opening America Up Again,'"** Co-Author, SATC|Law Special Report, April 17, 2020.

**"Status of Federal Unemployment Benefits,"** Co-Author, SATC|Law Special Report, April 14, 2020.

**"What Do the New Federal Reserve Programs Mean for You?"** Co-Author, SATC|Law Special Report, April 10, 2020.

**"Guidance on the COVID-19 Pandemic from the Illinois Department of Financial and Professional Regulation,"** Co-Author, SATC|Law Special Report, April 3, 2020.

**"City of Chicago Resources,"** Co-Author, SATC|Law Special Report, March 31, 2020.

**"Economic Relief In Light of The COVID-19 Pandemic,"** Co-Author, SATC|Law Special Report, March 26, 2020.

### EDUCATION

The John Marshall Law School, J.D., 2014

University of Illinois, B.A. in Communications, 2010

### ADMISSIONS AND LICENSES

Illinois

United States Bankruptcy Court for the Northern District of Illinois

United States District Court for the Eastern District of Michigan

United States District Court for the Northern District of Illinois

### PROFESSIONAL ASSOCIATIONS

Chicago Bar Association (CBA)

The Harold E. Eisenberg Foundation's Associates Board

### PRONOUNS

He/Him/His

### LANGUAGES SPOKEN

English

Polish



## ROBERT D. TEPPER PRINCIPAL

312.554.3116 | [rtepper@satclaw.com](mailto:rtepper@satclaw.com)

222 W. Adams St., Ste. 3050, Chicago, IL 60606-5312  
[satclaw.com](http://satclaw.com)

Bob is a seasoned trial attorney with an extensive background in retail and wholesale businesses, insurance coverage and counseling, bankruptcy, property management, complex trust and probate issues. His diverse experience is an asset on practically any matter a client may face. He has successfully negotiated resolutions for his clients, allowing them to avoid the need for litigation. When litigation is needed, Bob represents clients in matters ranging from small commercial business disputes, to matters where tens of millions of dollars are at stake. He is also co-counsel in many high-profile aviation cases.

His many years of experience as a counselor and trial attorney have shown him the importance of understanding both sides of an issue and unraveling complex issues by breaking them down into manageable parts. Clients count on him to shed light on the motivations and goals of the opposition, an ability that underpins his strength as a negotiator and problem solver. Bob always treats his clients matters as if they were his own and has a remarkable ability to find the core issue at dispute which helps him navigate clients to successful resolutions.

Bob has broad experience in insurance law, regularly providing insurance, coverage and interpretation counsel to entrepreneurs and privately held companies. He also defends attorneys, insurance agents and brokers, architects, engineers and designers against professional liability claims, as well as advises companies on cybersecurity.

Bob frequently lectures on the topics of legal ethics, cyber security, commercial property management issues, insurance defense and many other important areas for businesses of all sizes. He is a past and current speaker at the National Flea Market Association annual conference, fielding questions from its attendees on various legal issues owners and managers of flea markets should be considering. He is a fellow in the Claims and Litigation Management Alliance and a member of the Circuit Court of Cook County's First District Advisory Committee. This long-standing advisory committee which includes judges, representatives of the Cook County Sheriff and The Clerk of the Circuit Court of Cook County. The committee meets to discuss issues affecting the practice of law and the services provided to the public and the bar. To help shape the future of the practice of law, Bob frequently meets with business leaders, attorneys and judges to discuss issues affecting the practice of law and addressing public needs.

Bob enjoys spending time with his family, including his wife, daughter, son-in-law, grandkids, and their adopted fur baby siblings. He also enjoys running and is passionate about aviation.

### EDUCATION

The John Marshall Law School, J.D., 1982

Southern Illinois University, B.A., 1975

### ADMISSIONS AND LICENSES

Illinois

Wisconsin

Illinois Supreme Court

United States District Court for the Northern District of Illinois and Trial Bar Member

United States Court of Appeals (Seventh Circuit)

United States District Court and Bankruptcy Court for the Eastern District of Michigan

Bankruptcy Courts and Federal Courts throughout the United States

### PROFESSIONAL ASSOCIATIONS

Illinois State Bar Association

Chicago Bar Association

American Bar Association

Lake County Bar Association

Claims and Litigation Management Alliance

Defense Research Institute (DRI)

### AWARDS AND RECOGNITIONS

Martindale Hubbell's highest AV rating