SpencerFane

M. Edward (Ed) Burdzinski

Partner

Contact

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Overview

M. Edward (Ed) Burdzinski's legal career spans more than three decades and includes 12 years as general counsel of a community bank, providing him with practical industry experience that informs his approach to client service.

He regularly delivers commercial loan documentation for financial institutions, including commercial construction, real estate, and asset-based credit facilities, with an understanding of the internal challenges facing his clients. He also negotiates with borrower representatives, title companies, and other parties, moving the transaction to closing while protecting the lender's interests.

Additionally, Ed works with clients in the areas of operations and credit facility enforcement, and he trains teams at financial institutions on the loan formation process and collections. He also facilitates seminars for operations personnel and executives on such topics as account opening and closing, garnishments, vendor contracts, and more.

Ed serves clients in other industries with informed legal counsel on commercial real estate, entity formation, real estate sales and acquisitions, and commercial contracts, allowing them to efficiently structure and close deals in a manner that aligns with overall business goals and objectives.

Ed also guides small-business owners on entity formation, tailoring documentation to create and maintain his clients' particular structure, drafting buy-sell agreements between parties and negotiating and drafting commercial contracts to help clients grow and prosper. He can also draft purchase and sale agreements and related documents for larger clients buying or selling a closely held business.

In the area of real estate, Ed counsels clients and negotiates purchases, sales, and leases for residential, commercial mixed-use, office buildings, and industrial properties. He is often engaged to educate realtors and real estate investors through customized seminars of interest.

Ed's practice also includes guiding individuals and couples looking to preserve and pass on their estates, including providing counsel and documentation to deal with end-of-life and wealth issues.

Education

- University of Houston Law Center, 1988 (J.D.)
- Michigan State University, 1980 (B.S.)

Bar Admissions

- Texas

Court Admissions

- U.S. District Court for the Southern District of Texas
- U.S. Bankruptcy Court for the Southern District of Texas
- U.S. Tax Court

Community Involvement

- Knights of Columbus, Officer

Distinctions

- *Best Lawyers in America*, Real Estate Law, 2025-2026
- Rotary International via Bellaire / Southwest Houston Rotary Club, Paul Harris Fellow
- Houston Bar Association, President's Award, 2019-2020

Memberships

- Houston Bar Association
- Southwest Association of Bank Counsel, Board Member, Past-President
- Corporate Counsel Section of the Houston Bar Association, Board Member and Past-Chairman
- Bellaire Business Association, Founding Member

Presentations and Publications

- "Beneficial Ownership Rules Update," Southwest Association of Bank Counsel Annual Legal Conference, September 2024
- "Beneficial Ownership Rules Update," Southwest Association of Bank Counsel Annual Legal Conference, September 2023
- "Section 1031 Exchanges from the Lender's Perspective," November 2022
- "Beneficial Ownership Rules Update," Southwest Association of Bank Counsel Annual Legal Conference, September 2022
- "Aiming for Compliance: What You Need to Know About the Current Texas Gun Laws," Housing Authorities of Texas Symposium, November 2021
- "Collection Issues," Southwest Association of Bank Counsel Webinar Series – Banking 101, April 2021
- "Force Majeure Clauses: PPE for Your Loan Documents," Southwest Association of Bank Counsel 44th Annual Convention, September 2020

- “Resolving M&M Liens After Foreclosure,” Southwest Association of Bank Counsel 43rd Annual Convention, September 2019
- “Representing Sellers or Buyers of Bank Owned Foreclosed Properties,” Keller Williams Professionals, June 2019
- “Effects of Death and Divorce on Real Estate,” Keller Williams Professionals, April 2019
- “Estate Planning and Probate Fundamentals,” Pre-Retirement Employee Planning Seminar for LifeSpan Services, Inc., October 2018
- “Lending to a Series LLC,” Southwest Association of Bank Counsel, September 2018
- “TABC Webinar Series: Resolving M&M Liens After Foreclosure,” Texas Association of Bank Counsel, August 2018
- “TABC Webinar Series, Banking 101: Collection Actions,” Texas Association of Bank Counsel, April 2018
- “Resolving M&M Liens on Bank-Owned Foreclosed Properties,” Texas Association of Bank Counsel Annual Convention, September 2017
- “Representing Seller or Buyers of Bank-Owned Foreclosed Properties,” Keller Williams Professionals, September 2017
- “Enforcement Options on Commercial Real Estate Loans in Default,” Texas Association of Bank Counsel Annual Convention, 2016
- “Non-Bankruptcy Options After Default,” ACC Houston Chapter, Banking and Finance Practice Group, 2015
- “Hometown Banks – Acquisition and Integration,” Texas Association of Bank Counsel Annual Convention, 2015
- “General Counsel Round Table – The Strategic Legal Department,” State Bar of Texas 13th Annual Advanced In-House Counsel Course

Related Experience

- Negotiated and documented a $3.6 million acquisition of a commercial property with a national retail store as tenant.
- Negotiated and documented an amendment increasing an existing credit facility by a consortium of lenders to a multi-tier specialty financing company increasing the revolving credit facility to $85 million, including serving as Texas counsel in drafting and negotiating an opinion letter.
- Documented foreclosure of a portfolio of commercial real estate properties of nearly $10 million.
- Negotiated and documented combined commercial constructions loans of nearly $5 million.
- Served as local Texas counsel in drafting and negotiating an opinion letter in connection with an acquisition of a specialty financing company and a $20 million credit facility.
- Negotiated and documented a $4 million purchase and leaseback of a manufacturing facility.
- Negotiated and documented a $2 million acquisition of a commercial property with a national retail store as tenant.
- Negotiated and documented $20 million refinance loan packages by financial institution client, secured by two RV parks acquired by single-purpose subsidiaries of a national conglomerate, including negotiations over nonrecourse carve-out provisions of guaranties.
- Negotiated and drafted $10 million line of credit facility for third-party lender client involving senior and junior lenders for client’s loan portfolio, including the formation of special-purpose LLC to serve as borrower.
- Led a team for title review of a $22 million acquisition of industrial space on the Gulf Coast for in-house counsel of a multinational chemical company.
- Served as state-specific special counsel for a team drafting opinion letters in connection with a $4 billion credit facility for acquisition of mining properties across multiple states.
- Negotiated and documented $5 million line of credit facility issued by client financial institution to third-party lender to finance their foreclosure acquisition and sale portfolio.
- Negotiated and documented sale and leaseback transactions totaling $8.75 million for third-party lender client.