

Hudson Valley Bankruptcy Bar Association (2011)	Active
Greater Danbury Bar Association (President 2018-2019 and 2016-2017)	Active

III. General professional experience:

Following my receipt of an LL.M. Master of Laws Degree in Bankruptcy Law from St John's University in 2010, I founded Balbus Law Firm to represent individual and small business debtors in financial reorganization and cases under chapters 7, 11 and 13 of the Bankruptcy Code in Connecticut and neighboring counties in New York.

In addition to my bankruptcy practice, I am an Adjunct Professor at St John's University School of Law, where I recently co-taught "Domestic Relations in Bankruptcy" and guest lectured on "Consumer Bankruptcy" with the Hon. Alan S. Trust, Chief Bankruptcy Court Judge, Eastern District of New York.

I am the author of four recent articles regarding the application of the absolute priority rule to individuals in Chapter 11 published in the Norton Journal of Bankruptcy Law & Practice, which have been cited and relied upon by Bankruptcy Court and Appellate Court judges across the country, as well as an article regarding income tax refunds as property of the estate, which was published in the 2018 edition of the Norton Annual Survey of Bankruptcy Law.

Unique for a practicing bankruptcy lawyer, I have extensive business experience starting, turning around and financing businesses. In 1999, I founded and became CEO of Sellers' Market, the world's first "drop-off" store, a retail location to which people brought anything they wanted to sell. The business took advantage of on-line technology to sell virtually anything anywhere in the world, primarily using eBay internet auctions. The concept was widely imitated in the US and abroad.

Prior to founding Sellers' Market, I was President & COO of Sandberg & Sikorski, a 150-person manufacturer and distributor of fine gold and diamond jewelry. I led the company through a difficult transformation, including re-engineering its manufacturing and distribution operations, focusing on new marketing opportunities and implementing programs to improve coordination, communication and morale throughout the company. The end result was a complete turnaround and achievement of profitability levels that were among the highest in the jewelry manufacturing industry.

Prior to joining S&S, I spent 10 years as an investment banker, specializing in corporate finance for emerging growth companies in the US and abroad. My clients were involved in a diversity of businesses from high tech to low tech, from manufacturing to retailing, from mining gold to curing cancer. They included some well-known names, such as Benetton, Luxottica, Chaus and Office Depot. Many were located outside the US in countries such as Mexico, Brazil, Spain, Italy and Ghana. On behalf of clients, I bought and sold companies, took dozens of companies public, and raised billions of dollars of debt and equity capital.

IV. General pertinent experience:

See III. My full biography can be found at the following link:

<https://balbuslaw.com/about-andrew/>

V. Mediation training:

I have conducted and participated in several mediations.

VI. Pertinent bankruptcy training:

See III. My recent publications include:

- “Income Tax Refunds as Property of the Estate,” Norton Annual Survey of Bankruptcy Law, Volume 2018, Issue 2018, September 2018
- “Two More Circuits Find the Absolute Priority Rule Applicable to Individuals in Chapter 11: Stephens and Lively”, 22 Norton J. Bankr. L. & Practice, Issue 6, published in the December 2013 issue of the Norton Journal of Bankruptcy Law & Practice
- “Making the Most of the Initial Consultation” chapter in “Chapter 7 Consumer Bankruptcy Strategies: Leading Lawyers on Communicating with Clients, Evaluating Alternatives, and Understanding the Current Consumer Bankruptcy Climate (Inside the Minds)” , Aspatore Books, June, 2013
- “Continued Disagreement Over the Application of the Absolute Priority Rule to Individuals in Chapter 11: Friedman and Maharaj” , 21 Norton J. Bankr. L. & Practice, Issue 6, published in the December 2012 issue of the Norton Journal of Bankruptcy Law & Practice
- “Sections 1115 and 1129(b)(2)(B) – Possible Exceptions to the Application of the Absolute Priority Rule” , 21 Norton J. Bankr. L. & Practice, Issue 3, updating the Absolute Priority Rule article above for decisions reported during 2011, published in the June 2012 Norton Journal of Bankruptcy Law & Practice
- “Does the Absolute Priority Rule Apply to Individuals in Chapter 11?” , 20 J. Bankr. L. & Practice 1 Art. 4, published in the January 2011 issue of the Norton Journal of Bankruptcy Law & Practice

VII. General pertinent business or legal experience:

See III. My academic credentials include:

- Harvard Law School, J.D. – 1981
- St. John's University School of Law, LL.M Masters of Law in Bankruptcy – 2010
- Columbia University School of Business, M.B.A (Finance) – 1987
- Duke University, B.A. (Accounting/Management Sciences) – 1978