



Joseph H. Baldiga

Partner

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Overview

Joe is a partner and chair of the firm's Creditors' Rights, Bankruptcy and Reorganization Team, where he concentrates his practice on creditor and debtor rights, bankruptcy proceedings, out-of-court loan restructurings, and the purchase and sale of distressed businesses.

He represents debtors, creditors, official and unofficial creditors' committees, trustees, and receivers in all types of bankruptcy and insolvency proceedings, including involuntary proceedings. Joe assists banks and other lenders with loan modifications, note sales, and forbearance agreements.

Since 1997, Joe has served as a panel Chapter 7 bankruptcy trustee for the District of Massachusetts (Central Division) and has acted as a Chapter 11 and Chapter 7 trustee and as a court-appointed examiner for operating companies in numerous bankruptcy cases. He has also served as an appointed member of the Bankruptcy Court's Local Rules Advisory Committee and Electronic Case Filing Rules Committee, and by appointment of the Supreme Judicial Court, as vice chair of the Clients' Security Board.

Joe and his team have the largest commercial bankruptcy practice in Massachusetts outside of Boston, and they offer expertise at cost-efficient rates.

Experience

- Served as the Chapter 7 bankruptcy trustee for Southern Sky Air &

Alexandria Fogg

Legal Support Specialist

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Education

Boston College Law School, JD, *magna cum laude* (1987), Order of the Coif

Boston College, BA, *magna cum laude* (1984)

Bar Admissions

Massachusetts

U.S. District Court for
Massachusetts

U.S. Supreme Court

Related Services

Creditors' Rights, Bankruptcy
and Reorganization

Related Industries

Banking & Finance

Commercial Real Estate

Craft Brewers

Manufacturing

Technology

Tours, LLC d/b/a Direct Air, a charter airline that flew to many cities on the East Coast

- Represented the debtor, a publicly traded restaurant chain, in a Chapter 11 bankruptcy resulting in a confirmed plan
- Represented the senior lender in the Chapter 11 bankruptcy of a regional construction company
- Represented numerous commercial landlords in many of the nation's most prominent retail bankruptcies including Aeropostale, Bed Bath & Beyond, Inc., Bertucci's Restaurants, Brooks Brothers Group, Inc., California Pizza Kitchen, Destination Maternity, Express, Inc., GNC Holdings, Gymboree, Linens 'N Things, L'Occitane, Pier 1, Ritz Camera, and Sharper Image
- Represented one of Massachusetts' largest health insurers in one of the country's largest hospital group Chapter 11 bankruptcy cases
- Represented the largest creditor in a real estate developer's Chapter 11 case and obtained a reported decision holding that a solvent debtor must pay interest at contract rate, not federal judgment rate
- Represented preference defendants in prominent crypto currency bankruptcy case

Affiliations

- American Bankruptcy Institute
- Massachusetts Bar Association
- Boston Bar Association, Financial Literacy Program; co-chair of Bankruptcy Section (2000-2002); Steering Committee; Venue Reform Committee
- Worcester County Bar Association, Bankruptcy Law Committee, past co-chair
- Board of Bar Overseers, Hearing Officer (2019-present)
- Supreme Judicial Court, Client Security Board, board member and vice chair, 2012-2017
- Supreme Judicial Court, Lawyers Concerned for Lawyers Oversight Committee, 2022-2026

- Hopkinton High School, Literacy Program, Chair
- Chestnut Street Meeting House Association, trustee
- 26.2 Foundation, Board of Directors, member
- Hopkinton Chamber of Commerce, Board of Directors, member
- Hampden County Bar Association, Bankruptcy Section

Awards & Recognitions

- Named a Massachusetts “Super Lawyer” by Boston magazine and Law & Politics (2005 – present)
- Best Lawyers in America® for Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law; and Litigation – Bankruptcy (2026); recognized in Best Lawyers in America® since 2006
- Named Best Lawyers® Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law “Lawyer of the Year” in Westborough (2014, 2016, 2018, 2021 and 2023)

Articles & Speaking Engagements

- Joe is a frequent panel participant and lecturer for continuing legal education programs, and has served as a member of MCLE’s Business and Commercial Curriculum Advisory Committee
- Quoted in, “Tenant may withhold post-rejection rent from landlord/debtor,” *MA Lawyers Weekly*, December 30, 2024
- “As Consumers Pull Back Postpandemic, Troubled Retailers Lose a Lifeline,” *The Wall Street Journal*, May 18, 2023 (contributor)
- Quoted in “Business and Personal Bankruptcy Filings in the U.S. Slowed in August,” *The Wall Street Journal*, September 2020
- Quoted in “Bankruptcy Bar Foresees More Work as Interest Rates Rise,” *Massachusetts Lawyers Weekly*, October 2018
- Quoted in “Chapter 7 Trustee Entitled to Fee for Pre-Conversion Work,” *Massachusetts Lawyers Weekly*, October 2018
- Quoted in “Looming Sears Bankruptcy Promises Plenty of Drama,” *Retail Dive*, October 2018



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