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LAWYER SPOTLIGHT

Steven Ramos was born in Kinder, Louisiana. He was raised in Oberlin, Louisiana and graduated from Oberlin High School. After high school graduation, Steven attended McNeese State University in Lake Charles Louisiana, graduating in 1999 summa cum laude. He then attended law school at Louisiana State University and received his law degree in 2003. Recently, Steven received his LLM in Taxation from the University of Alabama, graduating magna cum laude.



Steven's biggest legal accomplishment was serving with the United States Army in 2010 as Command Judge Advocate for Victory Base Complex in Baghdad, Iraq, an installation that had approximately 45,000 soldiers and civilians, and all the problems of a small town. For his service, he was awarded a Meritorious Service Medal. Steven graciously presented Onebane Law Firm with an American flag that flew over Victory Base on July 4, 2010. This flag hangs prominently in the lobby of Onebane Law Firm where all are reminded daily of Steven's and all military families' commitment and dedication to their country.

Steven practices primarily in the areas of banking, taxation, estate planning, bankruptcy & collections, and general commercial matters. He works with banks and other financial institutions on secured transactions and commercial finance issues, including conventional and asset-based lending. In addition, he routinely acts as Louisiana counsel for out-of-state lenders in transactions involving Louisiana companies or collateral, and has provided numerous opinions in that capacity. Steven has also represented financial institutions in a variety of disputes,

including unauthorized transactions & deposit account disputes (including matters under UCC 3, 4, and 4A), commercial collections & foreclosures, bankruptcy, and lender liability.

In addition, Steven provides estate planning and succession advice to various clients, including individuals, businesses, and family companies. This includes advising clients on methods to protect and preserve their estates, maintain stability in their businesses, and facilitate the seamless transfer of family businesses to children and grandchildren. In this regard, Steven prepares wills, trusts, shareholder agreements, and other related documents.

Steven is also well-versed in matters of general business and commercial law, where he represents many local and regional businesses. He handles business formations and restructures, including mergers and acquisitions and the formation of non-profit entities. He routinely drafts internal corporate and LLC documents (articles, bylaws, operating agreements, resolutions, etc.), leases, master service agreements, employment and noncompetition agreements, purchase agreements, and various other contracts. Steven also represents businesses and their owners in a wide array of disputes, including breaches of contract, unfair trade practice, veil piercing/alter ego, disputes between owners, construction liens, oil & gas liens, and bankruptcy matters.

Steven is the proud husband of Erin and proud father of two beautiful children, Reed and Lilly.