MEET STEVE

> *"My goal is to deliver exceptional legal counsel and outstanding client service, always going the extra mile to achieve the best possible results for my clients."*
>
> **— Stephen X. Gray**

Steve is an attorney in Obermayer's Business and Finance department. He focuses his practice on real estate transactions, zoning, and land use matters, representing real estate developers and investors, as well as private clients.

Steve enjoys researching complex legal issues and helping clients navigate challenges with informed, strategic guidance. He works closely with clients to understand their goals and develop practical, creative solutions that achieve positive results while fostering strong, lasting relationships.

Outside the office, Steve is an avid sports fan who follows football, basketball, baseball, and soccer, and proudly supports Philadelphia's professional sports teams. He also enjoys spending summers at the Jersey Shore and making time for family and friends.

EXPERIENCE

Prior to joining Obermayer, Steve practiced in the first-party property insurance field, where he advised clients on claims handling and coverage obligations involving complex insurance matters. He represented insurers in breach-of-contract and bad-faith litigation, providing strategic guidance throughout the claims and dispute-resolution process.

His experience includes preparing detailed coverage opinions on complex first-party property insurance

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claims, conducting depositions of plaintiffs, experts, and third parties in arbitration and trial-level proceedings, and drafting responsive pleadings and motions for summary judgment in both state and federal courts. Steve also advised clients on claims handling practices, regulatory compliance, and insurance appraisal matters.

ACTIVITIES & HONORS

Steve earned his J.D. from Villanova University Charles Widger School of Law, where he participated in the Villanova Tax Clinic. He graduated with honors (*cum laude*) from The University of Alabama with a B.S. in Finance and Spanish. He is a co-author of *"From Data to Detection: How AI Streamlines SIU Investigations,"* published in the PACIA Pulse Newsletter (May 2025 issue).

EDUCATION

Villanova University Charles Widger School of Law, JD

The University of Alabama, BS

ADMISSIONS

Pennsylvania

United States District Court for the Eastern District of Pennsylvania

United States District Court for the Middle District of Pennsylvania

New Jersey

CAPABILITIES

Business & Finance

Real Estate

Zoning & Land Use

Industry Focus

Real Estate & Construction

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