



## PROFESSIONALS **BANKRUPTCY CREDITOR SERVICES**



John R. LaBar

The attorneys at Henry & McCord frequently represent both corporate and individual clients as creditors in matters arising under the Bankruptcy Code. Our firm understands the issues involved for a creditor in bankruptcy. Our creditor bankruptcy attorneys have experience under various chapters of the bankruptcy code including Chapter 7 liquidations, Chapter 11 reorganizations, Chapter 12 family farmer reorganizations, and Chapter 13 individual debt adjustment cases. We have also represented our creditor clients in loan workouts and settlement negotiations prior to or in place of bankruptcy proceedings. In some instances, the creditor and the borrower are able to resolve their issues on a defaulted loan through a deed in lieu of foreclosure, corporate restructuring, or some other arrangement without the need for a bankruptcy filing. Our firm can help our creditor clients document such workout arrangement(s) and to insure that appropriate provisions are included in the agreement.

Our firm also represents our creditor clients in motions for relief from the Automatic Stay under Chapters 7, 11, 12 and 13. We have also handled confirmation hearings in reorganization bankruptcy cases, cash collateral matters, priority disputes, adversary proceedings, contested matters, nondischargeability actions and many other types of bankruptcy litigation. Henry & McCord's familiarity with the bankruptcy laws and rules, and the particular rules for Tennessee's bankruptcy courts, allows our firm to approach a bankruptcy case and the issues presented in the case from a practical perspective, which experience is valuable to our creditor clients.

The creditor bankruptcy attorneys at Henry & McCord represent institutional lenders, commercial banks, independent banks, credit unions, finance companies, commercial landlords and other creditors in bankruptcy proceedings. Our firm focuses on providing our creditor clients with an excellent value by combining high quality representation with a practical approach to resolving the unique issues presented in bankruptcy.

Henry & McCord's bankruptcy creditor services include:

- ◆ Filing Relief from Stay motions for creditors so that secured creditors can proceed with foreclosure on real property, repossession and sale of secured collateral, and/or lawsuits against persons/entities who have filed bankruptcy.
- ◆ Representing creditors in objecting to confirmation of debtors' proposed Chapter 11 and 13 plans.
- ◆ Representing creditors in bringing all types of adversary proceedings against debtors, including actions to keep debts from being discharged in bankruptcy and actions seeking to deny Chapter 7 debtors any discharge.
- ◆ Preparing and filing proofs of claims for creditors; opposing motions objecting to creditors proofs of claim.
- ◆ Bringing actions on behalf of a creditor to ask the bankruptcy court to deny a discharge to the debtor where a debtor has filed a Chapter 7 bankruptcy and is seeking a Chapter 7 discharge.
- ◆ Bringing actions on behalf of a creditor to ask the bankruptcy court to hold a creditor's debt "nondischargeable" in the debtor's bankruptcy case.

- ◆ Defending creditors in preference, fraudulent conveyance and other actions brought against creditors.

From our offices in Tullahoma, Tennessee, we represent creditor bankruptcy clients from Tennessee and out of state in the United States Bankruptcy Courts for the Eastern District of Tennessee (Chattanooga/Winchester) and in the Middle District of Tennessee (Nashville). If you need a creditor's bankruptcy lawyer to assist in your bankruptcy matter in Tennessee's bankruptcy courts, please contact John R. LaBar.