



## Creditors' Rights, Bankruptcy and Collections

Our creditors' rights attorneys represent clients in various types of creditor issues and have significant experience in representing clients (including creditors, lenders and loan servicers) in a broad range of loss and litigation, default servicing, debt recovery, lien perfection, enforcement and litigation and lender defense matters. We specialize in critical disciplines including: banking and finance; business litigation and breach of contract; debt workouts; collections, obtaining and enforcing judgments, asset location and recovery and foreclosure; and bankruptcy law. In addition to representing real estate secured clients in a variety of foreclosure, eviction and real estate related matters, our firm also assists clients in obtaining and collecting judgments.

Vandeventer Black provides representation in all aspects of commercial lending, including: drafting and negotiation of all types of loan documents, including notes, guaranties, revolving credit agreements, and term loan agreements; acquisition or construction loans secured by real estate; secured lending under Article 9 of the Uniform Commercial Code; and drafting of intercreditor agreements, subordination agreements, participation agreements, control agreements and letter of credit agreements.

The team has represented creditors, debtors, and trustees in Chapter 7, 11, and 13 bankruptcy cases in virtually all aspects of such cases, including relief from the automatic stay, plan confirmation, enforcement of rights to cash collateral and adequate protection, prepetition claim allowance, enforcement and collection of administrative and post-petition claims, prosecution and defense of preference and other avoidance claims, prosecution and defense of dischargeability and discharge complaints, 363 sales, and advice and representation with respect to various commercial transactions by and with debtors in bankruptcy. The team also has extensive experience in non-bankruptcy work-outs (representing both creditors and debtors).

Our lawyers represent lenders through the foreclosure process from start to finish: we act as substitute trustees in the conducting of foreclosure sales; litigate pre-foreclosure sale matters, including quiet title actions and suits and injunctions for aid and direction; monitor senior lien foreclosure sales and bid at such sales to protect our clients' junior lien positions; pursue repossessions; document deeds in lieu of foreclosure; and litigate post-foreclosure matters, including evictions and challenges to accountings.

### Practice Attorneys

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