

**BANKRUPTCY &  
CREDITORS' RIGHTS  
ATTORNEYS****Lucille B. Brennan**  
Practice Group ChairMark S. Foss  
Stephan M. Rodalakis**Fletcher Tilton**<sup>PC</sup>  
Attorneys at law**BANKRUPTCY & CREDITORS' RIGHTS**  
PRACTICE GROUP

Fletcher Tilton's Bankruptcy & Creditors' Rights Practice Group provides comprehensive advice and representation to economically troubled businesses, financial institutions and other entities regarding such issues as insolvency, bankruptcy, restructuring of loan obligations and recovery of problem credits. We serve a diverse client base that includes debtors as well as secured and unsecured creditors, providing each with the following range of services:

**PRE-FILING ADVICE**

Whether one is a debtor or creditor, one needs to consider bankruptcy possibilities well before an operating concern's problems reach a critical stage, and to consider the downside possibilities in order to plan on how best to deal with them. We advise our clients on the many options available to deal with their financial difficulties or problem credits, including the possibility of negotiated settlements, loan restructuring, and workouts, both within and outside the context of bankruptcy. We seek to insure that our clients fully understand the law as it applies to them so that they can take advantage of the protections and opportunities for business planning which often present themselves in situations such as these.

**FORECLOSURE AND RECOVERY**

We assist lenders in taking appropriate action to preserve and protect their collateral and to foreclose thereon, including the handling of residential and commercial foreclosure proceedings, the repossession of personal property, and the sale of collateral to satisfy outstanding loan obligations.

**BANKRUPTCY PROCEEDINGS**

We provide representation to debtors, bankruptcy trustees and creditors in all aspects of bankruptcy proceedings. We are familiar with the entire spectrum of issues common to bankruptcy and pre-bankruptcy proceedings, including preference and fraudulent conveyance actions, cash collateral motions, cramdowns, relief from stay motions, plan confirmation, and restructuring of loan and credit obligations.

**ASSETS SALES/COMMERCIAL  
TRANSACTIONS**

Many opportunities present themselves in the misfortune of others. We advise clients interested in purchasing or, alternatively, filing claims against the assets of distressed parties as to how best to deal with creditors and debtors to insure that the assets purchased are free and clear of all liens and claims. As professionals practicing in the bankruptcy and creditors' rights area, we offer the kind of practical advice which only experience can provide.

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Our aim is to represent clients in the most effective and comprehensive strategic method in order to preserve and protect our clients' capital and business interests. In support of this goal, the Group's attorneys can utilize the expertise of other attorneys with the firm who have expertise in other practice areas including tax, real estate and banking. This interdisciplinary support provides our clients with fully integrated representation.

*We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.*

**RESPONSIVE SOLUTIONS**

Two simple words that explain our commitment to you. Being responsive is a critical element in building a strong attorney-client relationship. Whether you are a new or existing client, we'll be quick to respond to your needs with the knowledge necessary to find solutions to your legal concerns.

**Fletcher Tilton**<sup>PC</sup>  
Attorneys at law