



## BANKRUPTCY

The Creditor's Rights and Bankruptcy Section represents SettlePou's clients in the bankruptcy courts of all four Texas districts and has developed a strong reputation with the bankruptcy judges, trustee's and lawyers of competence and skillful advocacy for its clients' interests. The lawyers use their experience and business sense to advise clients in all chapters of bankruptcy.

Chapter 11 Bankruptcy (corporate reorganization and orderly liquidation). From the first day hearings in a Chapter 11 Bankruptcy where a debtor is requesting the right to use a lender's cash collateral, to lift stay proceeding, through the confirmation proceedings, and post confirmation for restructuring of an indebtedness and enforcing a creditor's plan rights, SettlePou applies its expertise and experience in all aspects of its primary focus of creditor and landlord representation to leverage and negotiate favorable treatment of its clients' claims and rights in Chapter 11 proceedings. When properly represented, Chapter 11 reorganization provides parties with unique opportunities to better their position with a bankruptcy debtor, and SettlePou's bankruptcy lawyers use this process to take advantage of these opportunities. All the while, SettlePou makes cost-efficiency a high priority in representing clients in these proceedings.

Chapter 13 Bankruptcy (individual reorganization). SettlePou represents creditors statewide in promptly handling their consumer bankruptcy matters whenever a borrower, guarantor, small business owner or judgment debtor files for personal bankruptcy. The section emphasizes responsiveness, protection of clients' interests and maximizing recovery, whether the matter involves a national lender or a local small business owner. The section includes a staff of trained paralegals to provide efficient and economical representation in complex and routine bankruptcy matters such as plan objections, proofs of claim and motions for relief, and the section can easily adjust to SettlePou's clients' strategic and case reporting needs.

Chapter 7 Bankruptcy (liquidation). SettlePou works with Chapter 7 Trustees and Debtor's counsel for the timely right to exercises its clients' rights, whether for access to a leased premises, possession of collateral for a UCC disposition, or the right to proceed with a foreclosure sale of real property collateral. As with other chapters of bankruptcy, the priority is for speed of recovery through cost efficient action in the bankruptcy proceedings.