

BANKRUPTCY, INSOLVENCY & REORGANIZATION





PROVEN FINANCIAL AND LEGAL EXPERTISE

Higgs Fletcher & Mack's *Bankruptcy, Insolvency & Reorganization Group* helps clients — both businesses and individuals — navigate complex financial challenges, devising and executing strategies to provide the best possible outcome. Whether you're a business owner who needs to reorganize business affairs to survive and succeed, a creditor looking to maximize recovery, or an individual considering financial restructuring alternatives, our attorneys will assist you in understanding the vast array of competing rights and remedies that apply to your situation.

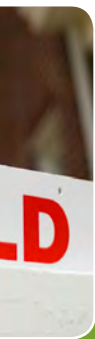
Group attorneys possess proven experience in all facets of bankruptcy-related legal actions, including debtor, creditor, trustee, and committee representation. As a result of this comprehensive expertise, we are able to confidently represent you in all aspects of your case. Our experience, combined with an outstanding reputation in the insolvency community, makes our attorneys the premier choice to protect your interests.

DEBTOR REPRESENTATION – ADVOCACY IN ACTION

Group attorneys handle the full spectrum of insolvency planning, from out-of-court debtor/creditor arrangements, to Chapter 7 liquidations and complex Chapter 11 reorganizations.

Our expertise includes representation in the following areas:

- Asset sales (court-supervised/private sales)
- Assignment for the benefit of creditors
- Chapter 7 liquidation for businesses and individuals
- Chapter 11 reorganization for businesses and individuals
- Claim litigation
- Discharge/automatic stay enforcement
- Dischargeability defense
- Exemption analysis/asset protection
- Fraudulent transfer litigation
- Lien stripping and subordination
- Out-of-court debtor/creditor arrangements and workouts
- Preference litigation
- Reaffirmation agreement negotiation
- Relief from debt/tax consequences
- Relief from stay litigation



**CREDITOR REPRESENTATION—
MAXIMIZING COMPENSATION OUTCOMES**

Our attorneys also handle the full spectrum of creditor representation from initial demand to prejudgment remedies, through collection actions, including enforcement of judgment.

Our expertise includes representation in the following areas:

- Asset sales (court-supervised/private sales)
- Assignment for the benefit of creditors
- Bankruptcy trustees and examiners (Chapters 7 and 11)
- Claim enforcement
- Claim litigation
- Creditors in bankruptcy (Chapters 7, 11, and 13)
- Defense against lien stripping and subordination
- Dischargeability prosecution
- Fraudulent transfer defense
- Lien protection and enforcement
- Official creditor committees
- Out-of-court creditor/debtor arrangements and workouts
- Preference defense
- Priority creditors
- Reaffirmation agreement negotiation
- Relief from stay litigation
- Secured creditors
- State court receiverships
- Unsecured non-priority creditors

**EXPERIENCED, COST-EFFECTIVE LEGAL TEAM
FOR YOUR BANKRUPTCY NEEDS**

Higgs Fletcher & Mack’s Bankruptcy, Insolvency & Reorganization Group offers the experience, expertise, and commitment of San Diego’s oldest, full-service law firm at competitive rates.

With decades of individual and collective experience in the representation of clients with complex business issues, we have successfully resolved debt restructure through reorganization or liquidation in the following areas:

- Agricultural enterprises
- Apartment/Commercial complexes
- Franchisors/Franchisees
- High net worth individuals
- Hotels/Resorts
- Manufacturing
- Medical facilities
- Professional service providers
- Real estate developments
- Restaurants
- Retail businesses
- Small business entities



UNIVERSAL EXPERTISE. LOCAL FOCUS.

Founded in 1939, Higgs Fletcher & Mack is San Diego's oldest, full-service law firm. We make it our business to know our clients and their competition, constantly expanding and evolving in the areas where they have needs. We look for solutions, focusing on the economics of our clients' interests. The firm's 70+ lawyers are, individually and collectively, committed to the personal and professional values that make us exceptional in the legal services industry.

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