

**Attorneys & Consultants**

- Guy P. Coburn
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## Consumer Law, Creditors Remedies and Bankruptcy

Ruden McClosky attorneys have extensive experience representing a variety of business and institutional creditors including financial institutions, creditors, and collection professionals. Our attorneys routinely assist clients with a broad range of matters including: collecting judgments, commercial and consumer collections, foreclosures, deficiency suits and other creditor remedies, Uniform Commercial Code matters, contractual and statutory liens, lien priority disputes, and creditors' rights in bankruptcy.

### Litigation

Our attorneys vigorously defend our clients who may face litigation or class actions under the Fair Credit Reporting Act, Fair Debt Collection Practices Act, Fair Credit Billing Act, Florida Consumer Collection Practices Act, Truth in Lending Act, National Bank Act, or other common law claims related to the relationship between a creditor, collection professional and consumer.

### Compliance

To position our clients to avoid litigation, our attorneys provide consulting and preventative legal advice in connection with compliance with these Acts, -- with regard to policies and procedures related to the collection of consumer debt, with loss mitigation policies and with state collection agency licensing compliance.

### Debt Collector and Debt Buyer Representation in FDCPA and FCRA Matters

We have also represented debt collectors, debt buyers and other attorneys in FDCPA matters and have either prevailed or satisfactorily settled numerous cases on our clients' behalf. Our attorneys are also experienced in representing debt buyers and debt collectors in state licensing and compliance matters.

### Bankruptcy

Ruden McClosky attorneys have represented creditors' interests and those of other interested parties in both liquidation (Chapter 7) and reorganization (Chapter 11 and Chapter 13) proceedings in the Bankruptcy Court, including protecting claims and collateral, defending preferences, and other litigation matters unique to the bankruptcy environment such as non-dischargeability, stay modification, and plan confirmation.

### Judgment Enforcement

## Consumer Law, Creditors Remedies and Bankruptcy (Continued)

Our attorneys represent judgment creditors who seek to collect their judgments even when judgment debtors attempt to avoid payment through fraudulent transfers, improper use of business entities or other methods of hiding assets.