

You will value our expertise, efficiency and responsiveness

Residential Mortgage Foreclosure

Folks & O'Connor represents banks and mortgage companies on a high-volume basis concerning foreclosures on residences statewide. Our firm also has significant experience in representing its clients with respect to a broad range of loss mitigation and default servicing matters. More specifically, we routinely represent our clients in every Arizona county to:

- conduct non-judicial trustee's foreclosure sales;
- litigate judicial foreclosures and quiet title actions;
- monitor senior lien foreclosure sales and bid at such sales to protect our clients' junior lien positions;
- deposit and apply for excess foreclosure sale proceeds;
- document deeds in lieu of foreclosure, loan forbearance agreements, loan modification agreements, and loan sale agreements; and
- litigate post-foreclosure evictions.

Our automation allows us to process a high volume of residential mortgage foreclosures. In particular, we use a sophisticated internal software program, specific to Arizona non-judicial trustee's foreclosure sales, which allows our staff to process foreclosure sales on a virtually automated basis and with calendaring safeguards in place to protect our clients.

Consumer Bankruptcy

Folks & O'Connor represents several national and regional banks concerning

their claims in Arizona consumer bankruptcy proceedings. Our bankruptcy attorneys offer considerable experience in representing secured and unsecured creditors in Chapter 7, 11 and 13 proceedings. We have particular expertise in:

- nondischargeability actions;
- pursuing motions for relief from the automatic stay; and
- objecting to Chapter 11 and 13 bankruptcy plans related to claims secured by residences and automobiles.

Commercial Bankruptcy and Reorganization

Folks & O'Connor represents large financial institutions in commercial bankruptcy and reorganization proceedings. Our seasoned bankruptcy practitioners offer extensive experience representing creditors in proceedings under all chapters of the U.S. Bankruptcy Code.

In particular, firm co-founder Eugene F. O'Connor II has more than two decades of experience in commercial bankruptcy, loan restructuring, creditors' rights and commercial litigation. In fact, for over nine years Mr. O'Connor was a Senior Vice President and Assistant General Counsel of JPMorgan Chase Bank, N.A. (formerly Bank One, N.A.) and was responsible for managing all of the bank's middle market and large market bankruptcy and loan restructuring cases in Arizona, Colorado and Utah.

Among the services we routinely provide in bankruptcy proceedings are negotiation and preparation of cash collateral orders, motions for relief from the automatic stay, and plan confirmation objections.

FOLKS & O'CONNOR
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