



*CHOSEN TO 2010 SUPER LAWYERS

FOLKS & O'CONNOR, PLLC

Protecting the Interests of Major Lending Institutions

FOLKS & O'CONNOR REPRESENTS MANY OF THE SOUTHWEST'S national banks, mortgage servicers, leasing companies and other financial institutions in commercial and consumer bankruptcy, foreclosure, loss mitigation, REO closings, mortgage default servicing, eviction, mortgage deficiency litigation and creditors' rights litigation. The firm also negotiates and documents loan restructurings and workouts.

Folks & O'Connor's lender services attorneys—Larry O. Folks, Eugene F. O'Connor II, Lisa S. Kass, Kathleen A. Weber, Jeffrey D. Wolfe and Jessica Laginess—work together with the support of a seasoned group of paralegals and support staff as an efficient, experienced team. In addition, family law attorney Mary Ann Hess has an active divorce litigation practice and is a leader in the emerging discipline of collaborative divorce.

LARRY O. FOLKS Two-time *Super Lawyers*® selectee and firm co-founder Larry O. Folks has more than two decades of experience in protecting the interests of financial institutions and other creditors regarding all aspects of resolving defaulted loans. He also has significant experience as a foreclosure trustee and is a trained neutral in bankruptcy mediation and other civil disputes.

The 2009-2010 chairman of the State Bar of Arizona's bankruptcy section, Folks is a graduate of the Northwestern University School of Law, a certified specialist in business bankruptcy (American Board of Certification), and a certified specialist in bankruptcy law (State Bar of Arizona); has served as a judge pro tempore of the Maricopa County Superior Court; and is a former partner of a national law firm. He is a member of the Arizona Trustee Association and the American Legal & Financial Network.

In the last decade, Folks has represented several of the nation's largest commercial banks in high-dollar commercial and routine consumer cases concerning residential mortgage and automobile loans on a high-volume basis, including prosecuting secured and unsecured claims in bankruptcy proceedings; pursuing suits on defaulted promissory notes, leases and guaranties; litigating judicial foreclosures; obtaining writs of attachment, replevin and garnishment; documenting promissory note sales; negotiating and documenting loan workouts; defending against lending- and foreclosure-related claims by borrowers; conducting UCC personal property sales; and post-judgment collection actions.

Folks has significant experience as a substitute trustee under defaulted deeds of trust, conducting non-judicial trustee's sales of commercial and residential real property. He and his colleagues represent several national banks and mortgage servicers as a foreclosure trustee on a high-volume basis in every county of Arizona, having successfully completed many thousands of non-judicial trustee's sales.

Folks, firm co-founder Eugene O'Connor (former in-house counsel for a national bank in charge of all middle-market and large market bankruptcy and loan workout cases pending in Arizona and several other states), and their colleagues are proud to serve America's major banks, mortgage servicers and lending institutions and have a long-term commitment to protecting lender interests.

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