

Litigation

## COLLECTIONS AND CREDITORS' RIGHTS

Critchfield has a long history of success in assisting its financial institution, homeowners' association, and other business clients, from large to small, in maximizing financial recoveries in instances of delinquent debts and the collection of court judgments, including those originally litigated in other jurisdictions.

Actions for collection may require litigation or other techniques to collect consumer and commercial debts, including representing creditors' interests in bankruptcy proceedings, foreclosure on real estate, and recovering goods offered as security should a debtor default on payment obligations.

Our attorneys are well versed in Ohio's debt collection laws, as well as related federal laws including the Fair Debt Collection Practices Act and the Uniform Commercial Code. We work with our clients to make a fair assessment of the value and practical enforceability of claims and will pursue all reasonable actions to recover any debts owed.

In addition, our creditors' rights practitioners are equally skilled in the intricacies of bankruptcy, representing both secured and unsecured creditors.

Our collections & creditors' rights services include but are not limited to:

- Commercial and consumer debt collection
- Replevin actions
- Secured and unsecured debt recovery
- Workouts
- Foreclosures
- Fraudulent transfer litigation
- Mechanics' lien claims
- Bond claims (public and private)
- Garnishment
- Attachment
- Receiverships

### REPRESENTATIVE CLIENTS

- Lake Buckhorn Property Owners Association

### ATTORNEYS

J. DOUGLAS DRUSHAL  
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TRICIA L. PYCRAFT



- The Good Shepherd Skilled Nursing and Rehabilitation
- The Commercial & Savings Bank
- Park National Bank