



Locke Houston Waldrop

Shareholder

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Locke Waldrop is a creditors' rights and business litigation shareholder in Baker Donelson's Memphis office, where she focuses her practice on representing financial institutions and other secured and unsecured creditors in state, federal, and bankruptcy courts. She also regularly represents clients in state and federal court litigation involving contract, banking, and other financial services disputes.

Locke Waldrop is a member of the Corporate Restructuring and Bankruptcy and Financial Services Litigation and Compliance Groups, where she maintains a diverse litigation practice. Ms. Waldrop has significant experience in pursuing creditors' rights in both Tennessee and Mississippi, representing both secured and unsecured creditors faced with various bankruptcy and collection issues and has recently gained further experience in representing Subchapter V trustees in contested matters. She also routinely defends clients against other common law claims, such as breach of contract, negligence, breach of fiduciary duty, and fraud. She is a member of the Bankruptcy Court Liaison Committee for the Western District of Tennessee (Western Division) and is the chair-elect for the Bankruptcy Section of the Tennessee Bar Association.

Ms. Waldrop works with clients to find the most efficient and cost-effective method to achieve their goals, realizing that the needs of a client may evolve as a matter progresses. Ms. Waldrop's prior experience includes serving as a judicial law clerk to Chief Judge David S. Kennedy of the United States Bankruptcy Court for the Western District of Tennessee in Memphis from 2014 to 2016.



Professional Honors & Activities

- Listed in *The Best Lawyers in America*® for Commercial Litigation and Litigation - Banking and Finance (2026)
- Listed in *Best Lawyers: Ones to Watch*® in America for Commercial Litigation (2021 – 2025) and Litigation - Banking and Finance (2024 – 2025)
- Selected to Mid-South Rising Stars (2023 – 2025)
- Member – Bankruptcy Court Liaison Committee for the Western District of Tennessee, Western Division
- Member – Turnaround Management Association, Memphis Chapter
- Member – Tennessee Bar Association
- Member – Mississippi Bar Association
- Member – American Bankruptcy Institute
- Board Member (Secretary) – International Women in Insolvency and Restructuring Confederation (IWIRC), Kentucky/Indiana/Tennessee Chapter
- Chair-Elect – Tennessee Bar Association, Bankruptcy Law Section, Executive Council



Publications

- "After-Acquired Property: How Can a Lender Protect Its Pre-Petition Security Interest in Property Acquired by the Debtor Post-Petition?," *Secured Credit, An ABI Committee Newsletter*, Vol. 19, No. 1 (March 2022)
- "A Special Sit-Down with Baker Alum Judge Ruthie Hagan" (December 2021)
- "Successful Mentoring and Accountability Tips for Young Lawyers," *Trial Spotlight Newsletter* (July 2021)

- "Miranda-in-the-Middle: Why Justice Kennedy's Subjective Intent of the Officer Test in *Missouri v. Seibert* is Binding and Good Public Policy," *Mississippi Law Journal* (2013)



Speaking Engagements

- Panelist – "Current Developments of Interest to Bankruptcy Practitioners," 19th Annual Bankruptcy Law Forum, Tennessee Bar Association (April 2024)
- Panelist – "Where Does the Buck Stop? Potential unforeseen liabilities of Directors, Officers, and Advisors in the event of fraud," Memphis Bar Association CLE (March 2022)



Education

- University of Mississippi School of Law, J.D., 2014, magna cum laude
 - *Mississippi Law Journal* – Executive Articles Editor (Volume 83)
- University of Mississippi, B.A. in Print Journalism, 2011, summa cum laude



Admissions

- Mississippi, 2015
- Tennessee, 2014