



## Kevin A. Stine

Shareholder

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Kevin Stine assists banking, equipment leasing, floorplan financing, and loan servicing clients in the financial services industry and business clients in a variety of other industries with legal counseling, contract workouts/negotiations, state/federal court litigation, bankruptcy cases, and other insolvency proceedings.

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Based in the Atlanta office, Mr. Stine has more than 20 years of experience with trial practice in state and federal courts, bankruptcy proceedings, and alternative dispute resolution.

A significant part of Mr. Stine's practice is focused on creditors' rights, business bankruptcies, receiverships, commercial foreclosures, and loan workouts. Mr. Stine also serves as legal counsel to closely-held businesses, leveraging the collective experience of colleagues to provide real estate, tax, employment, M&A, and general corporate legal services.



### Representative Matters

- Represented franchisor in Chapter 11 bankruptcy of franchisee with multiple stores in Southeast United States, helping achieve the continued business operations of multiple stores and employment of store personnel.
- Represented captive lender in receiverships, bankruptcy cases, deficiency collection proceedings, and lender liability lawsuits by or against automobile dealerships and related parties.
- Assisted lender in multiple rounds of workouts with a recording artist for a multimillion dollar loan secured by song catalogs and related copyrights, in addition to commercial real estate.
- Assisted floorplan lender in automotive industry with updates to floorplan loan documents, dealer workouts, dealer litigation, and sale of loan.
- Defended utility provider and successfully negotiated out-of-court resolution in encroachment dispute with gas station owner/operator.
- Defended insurance claims administrator and successfully negotiated out-of-court resolution in liquidating trustee's lawsuit seeking to recover (alleged) preferential transfers in Delaware bankruptcy court.
- Secured money judgment for lender against the debtor and guarantor of an equipment finance loan, following bench trial on the disputed issue of whether lender had exercised commercially reasonable disposition of collateral.
- Recovered 100 percent of lender's loss from fraudulent loan transaction from an out-of-court settlement of a lawsuit against the party that participated in the transaction as a vendor.
- Represented Ohio-based insurance firm in lawsuits among ownership factions arising from change of management and operational issues, concluding with an out-of-court resolution and dismissal of all litigation.
- Counsel for manufacturing firm in assignment for the benefit of creditors (or ABC) proceeding in the State of Delaware.
- Counsel for court-appointed receiver of construction company in Metro Atlanta.
- Counsel for court-appointed examiner in Chapter 11 case of a local timber company.
- Represented a technology company in a declaratory judgment action filed against a former employee regarding stock options valued at \$2 million.

- Defended a claim management services company in a clawback lawsuit brought by a liquidating bankruptcy trustee.
- Represented a secured lender in the Chapter 11 bankruptcy case of a Georgia hotel franchisee.
- Represented an insurance claims administrator in the Chapter 11 bankruptcy case of a helicopter services company. Negotiated a court-approved settlement.
- Advised an unsecured creditor in the Chapter 11 bankruptcy case of an online retailer. Evaluated the \$110 million sale of the debtor's assets and pursued administrative expense claims on behalf of the creditor.
- Represented an equipment financing company in a breach of contract lawsuit seeking nearly \$1.2 million for multiple defaulted commercial loans secured by petroleum station related equipment and materials, and a related replevin proceeding to recover the subject collateral. Successfully negotiated a resolution to both lawsuits to the satisfaction of the commercial lender.



## Professional Honors & Activities

- Listed in *The Best Lawyers in America*® for Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law (2024, 2025); Litigation - Bankruptcy (2025)
- Selected to Georgia Super Lawyers in Bankruptcy: Business (2015 – 2025)
- Selected as one of the top 100 attorneys in Georgia by *Georgia Super Lawyers* (2016 – 2020)
- Selected to Georgia Rising Stars (2012, 2013)
- Named to *GaBiz* magazine's 2025 list of Top Lawyers
- Named to *Georgia Trend's* Legal Elite in the area of Bankruptcy/Creditors' Rights (2009, 2012, 2013, 2021, 2022)
- Recognized by The Pro Bono Project of the State Bar of Georgia for outstanding public service in providing legal representation to low income citizens of Georgia (2006, 2008)
- Member – State Bar of Georgia (Creditors' Rights Section)
- Member – American Bankruptcy Institute
- Member – Atlanta Bar Association (Litigation and Bankruptcy Sections)
- Member – American Bar Association (Business Law, Litigation, and Tort Trial and Insurance Practice Sections)
- Fellow – Atlanta Bar Foundation
- Chair – Pro Bono Committee, Atlanta Office
- Recipient – Baker Donelson's Firmwide Pro Bono Award (2022)
- 2006 TIPS National Trial Academy



## Publications

- "Key Approaches for Maximizing Post-Judgment Enforcement Outcomes," republished January 6, 2025, in *ABF Journal* (December 2024)
- Co-author – "A Framework For Investigating Commercial Loan Fraud," *Law360* (June 2024)
- Co-author – "Early 2014 CFPB Activity Signals Tough Times," *Law360* (March 2014)
- "Revival of Guaranty and Recovery of Postpetition Attorney's Fees: Two for the Price of One," *Norton Bankruptcy Law Advisor* (April 2008)



## Speaking Engagements

- "Non-Bankruptcy Remedies Under Georgia Law," Secured Lending CLE, Business Law Section, State Bar of Georgia (February 2024)
- "Get it in Writing: Five Contracts Too Risky to Live Without," Lorman webinar (January 2019)
- Presenter – "Bankruptcy and Special Insolvency Issues for In-House Counsel," Financial Bootcamp (2019)

- "The Interplay Between Bankruptcy and Forensic Accounting," Georgia Chapter of the Association of Certified Fraud Examiners (December 2018)
- Co-presenter – "Georgia Bankruptcy Laws and Obligations," Lorman webinar (March 2017)
- Presenter – "Top 9 Complications in Bankruptcy," National Business Institute webinar (December 2011)
- "Treatment of Taxes in Bankruptcy," National Business Institute CLE seminar (December 2011)
- "Divorce Settlement Issues in Bankruptcy," National Business Institute CLE seminar (December 2011)
- Co-presenter – "Advanced Issues in Real Estate Law," National Business Institute webinar (2010)
- Co-presenter – "The Questions to Ask if Your Customer, Client, Lessee or Business Partner Files for Bankruptcy," Business Law Institute (October 2009)
- Presenter – "Chapter 21 – Bankruptcy," Annual Title Standards seminar at Georgia State Bar (October 2009)



## Webinars

- Fraud and Commercial Loan Transactions: Post-Judgment Legal Strategies (April 2025)
- Fraud and Commercial Loan Transactions: Post-Judgment Legal Strategies (November 2024)
- Fraud and Commercial Loan Transactions: Litigation & Legal Strategies (August 2024)
- Fraud and Commercial Loan Transactions: From Suspicion to Investigation (April 2024)



## Education

- Emory University School of Law, J.D., 1998
- Florida State University, B.S. in Accounting, 1995



## Admissions

- Georgia, 1998
- North Carolina, 2018
- All trial and appellate level state courts in Georgia, including Georgia Supreme Court and Georgia Court of Appeals
- U.S. Court of Appeals for the Eleventh Circuit
- U.S. District Court for the Northern, Southern and Middle Districts of Georgia
- U.S. District Court for the Northern District of Florida
- U.S. District Court for the Western District of North Carolina
- U.S. District Court for the District of Colorado