

PRACTICE AREAS

- Bankruptcy & Financial Restructuring
- Financial Services & Insolvency Litigation

EDUCATION

- B.S., College of Charleston, 1983
- J.D., Wake Forest University, 1988

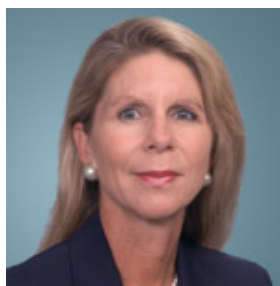
BAR & COURT ADMISSIONS

- North Carolina, 1988
- South Carolina, 1989

OTHER AREAS OF LAW

- Bankruptcy and Restructuring
- Foreclosures
- Collections
- Credit Union Representation

CYNTHIA J. LOWERY



MEMBER

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Martindale-Hubbell AV rated, a frequent speaker on creditors' rights and a bankruptcy specialist certified by the State of South Carolina, Cynthia Lowery brings her wide-ranging clients sophisticated counsel in all areas of collections and creditor's rights, including bankruptcy, restructures, foreclosures and execution of judgments.

An accomplished public speaker, she provides in-house training to creditors, educating various businesses on the proper and most efficient means for collections, including their rights and remedies in bankruptcy. Ms. Lowery has worked closely with Credit Unions for more than 15 years and has considerable experience handling their specific issues.

In 1993, she was appointed to the United States Panel of Chapter 7 Bankruptcy Trustees for the State of South Carolina, resigning in 2000 to devote more time to creditor representation.

Ms. Lowery is also the immediate past chair of The Supreme Court of South Carolina Commission's Bankruptcy and Debtor-Creditor Law Specialization Advisory Board.

OF NOTE

- Past director, South Carolina Bankruptcy Law Association
- Member, Advisory Committee on Rules and Practice, U. S. Bankruptcy Court for the District of South Carolina

CONTINUED

CYNTHIA J. LOWERY

- Recipient, South Carolina Bankruptcy Law Association award for outstanding service in the United States Bankruptcy Court, 1999

PROFESSIONAL AFFILIATIONS

- South Carolina Bar Association
- North Carolina Bar Association
- South Carolina Bankruptcy Lawyers Association
- American Bankruptcy Institute
- South Carolina Women Lawyers Association
- Local Rules Committee for U.S. Bankruptcy Court for the District of South Carolina
- Certified Specialist: Bankruptcy Law, Debtor-Creditor, by the Supreme Court of South Carolina
- Former United States Chapter 7 Bankruptcy Trustee