

CYNTHIA J. LOWERY

Member, Financial Restructuring

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A member of the Management Committee and co-head of the Bankruptcy & Financial Restructuring group, Cynthia Lowery brings more than 30 years' experience to her practice. She is a frequent speaker on creditor's rights, and she brings her wide-ranging clients sophisticated counsel in collections and creditor's rights, including bankruptcy, restructures, foreclosures, and execution of judgments.

A South Carolina Supreme Court certified specialist in bankruptcy and debtor/creditor law, Cynthia represents businesses, banks, various lending institutions, credit unions and landlords in pursuing creditors' rights in bankruptcy cases and workouts/restructures.

Cynthia also provides in-house training to creditors, educating financial institutions on the proper and most efficient means for collections, including rights and remedies in bankruptcy cases.

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.

Cynthia is also former chair of The Supreme Court of South Carolina Commission's Bankruptcy and Debtor-Creditor Law Specialization Advisory Board. She is licensed in both South Carolina and North Carolina courts.

Notable

- *Best Lawyers in America*, Charleston Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law "Lawyer of the Year," 2021
- *Best Lawyers in America*, Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law, 2009-2022
- *South Carolina Super Lawyers*, 2009-2020

Capabilities

Bankruptcy & Financial Restructuring

Education

J.D., Wake Forest University, 1988

B.S., College of Charleston, 1983

Admissions

South Carolina, 1989

North Carolina, 1988

Other Areas of Law

Foreclosures
Collections
Bankruptcy and Restructuring
Credit Union Representation

CYNTHIA J. LOWERY

- Member, J. Bratton Davis Bankruptcy American Inn of Court
- Wake Forest Law School Board of Visitors, Executive Committee, 2019
- Wake Forest Law School Board of Visitors, 2014-2019
- Past Director, South Carolina Bankruptcy Law Association
- Past Member, Advisory Committee on Rules and Practice, U. S. Bankruptcy Court for the District of South Carolina
- Recipient, South Carolina Bankruptcy Law Association award for outstanding service in the United States Bankruptcy Court, 1999
- One of the founding Board Members of Harbor National Bank, later acquired by Pinnacle Bank

Affiliations

- South Carolina Bar Association
- North Carolina Bar Association
- South Carolina Bankruptcy Lawyers Association
- American Bankruptcy Institute
- South Carolina Women Lawyers Association
- South Carolina Bankers Association
- Certified Specialist: Bankruptcy Law, Debtor-Creditor, by the Supreme Court of South Carolina
- Former United States Chapter 7 Bankruptcy Trustee