

## **OVERVIEW**

Chad Bolinske is a highly experienced attorney focusing on complex commercial loan workout, restructuring, and recovery. With a proven track record spanning 20 years, he has a deep understanding of secured and unsecured lending practices, documentation, legal requirements, and judicial processes.

He provides strategic counsel and representation to lenders in a wide range of challenging situations, including:

Loan Restructuring and Rehabilitation: Skilled in negotiating and implementing creative solutions for troubled loans, involving diverse collateral such as crops, real property, inventory, accounts receivable, stocks, and equipment.

Collateral Recovery and Liquidation: Expertise in evaluating collateral, loan documentation, and financial information to determine the borrower's ability to repay. Adept at analyzing UCC lien positions, developing repayment action plans, and overseeing the sale or liquidation of assets when necessary.

Bankruptcy Proceedings: Extensive experience representing debtors and creditors in Chapter 7, 11, 12 and 13 bankruptcy cases, diligently protecting client interests throughout all stages of the proceedings.

Litigation and Foreclosure: Proven ability to represent clients in court on litigation and bankruptcy matters, including handling all aspects of real property foreclosure and the liquidation of non-real property assets.

As a trusted advisor to credit professionals, Chad Bolinske provides guidance on credit and legal issues, loan loss reserve analysis, and credit scoring downgrades. His strong negotiation skills, combined with a practical and results-oriented approach, consistently yield favorable outcomes for clients.

# **EXPERIENCE**

- Worked with a Fortune 100 agriculture company to resolve multi-million dollar out of court loan workouts
- Commercial loan workout matter including litigation and loan documents for Fortune 100 client
- Helped Fortune 100 client facilitate millions of dollars in collections

#### PRACTICE AREA

Agriculture

Banking, Finance & Workouts

Collections, Creditor Remedies & Bankruptcy

#### **ADMISSIONS**

Minnesota State Courts

### **EDUCATION**

University of Nebraska, J.D., 2002

University of North Dakota, B.S., 1999

