

OVERVIEW

For the last 20 years, Kristine M. Spiegelberg Nelson has focused her practice on creditors' remedies and consumer debt related civil litigation. She led her clients in navigating foreclosure, bankruptcy, complex quiet title and possession issues. Kristine represented national banks in the recovery of real property during the 2008 global recession and advocated for consumer creditor recovery during 2021 global pandemic. She specializes in foreclosure by action, resolving outstanding accounts through workouts, payment plans, statutory reinstatement, and when necessary judgment and foreclosure. Kristine was a 2023 CAI Nominee for provider of the year.

EXPERIENCE

Her current practice is dedicated to working with homeowners associations that need strategic collection practices that yield dynamic results. As non-profit organizations, homeowner associations hold the unique classification of a being a secured creditor living among and in community with their debtors. Kristine works with neighborhoods and homeowners associations to develop the best path forward, with individual attention paid to the requirements of each governing declaration and the circumstances of both creditor and debtor alike. She tailors her recovery practice to the balance the needs of the her clients with the needs of their community. She offers each client a practical and results-orientated approach that produces consistently favorable outcomes for homeowner associations.

PRACTICE AREA

ADMISSIONS

State of Minnesota

District of Minnesota

Eighth Circuit of Appeals

EDUCATION

Hamline University School of Law, J.D., 2000
University of Minnesota,

B.A., 1996