Lara Roeske Fernandez

Shareholder

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Practice Areas

- Bankruptcy and Creditors' Rights
- Litigation and Dispute Resolution
- Financial Services

Education

- J.D., Emory University School of Law, 1996
  - Notes and Comments Editor, *Emory Law Journal*
- B.A., Economics/History, Emory University, 1993

Admissions

- Florida
- United StatesDistrict Courts, Middle, Northern,and Southern Districts of Florida
- United States Court of Appeals for Eleventh Circuit

Overview

Lara Roeske Fernandez joined the firm in November 2004 and became a Shareholder in 2008. She currently serves on the firm's Executive Board and is a former practice group leader of the Bankruptcy and Creditors' Rights Practice Group. Lara is Board Certified in Business Bankruptcy. Lara has 30 years of experience in corporate reorganizations, debt restructurings and distressed investing. Her clients include financial institutions, fiduciaries, trustees and private equity groups in the areas of business reorganizations, bankruptcy litigation (preference and fraudulent transfer litigation), commercial foreclosures, and out-of-court loan restructurings. With this vast experience, Lara now mediates complex bankruptcy cases.

Prior to joining Trenam, Lara served as the judicial law clerk for the Honorable Alexander L. Paskay, Chief Bankruptcy Judge Emeritus, Middle District of Florida, from 2001 through 2004, and for a year after graduating from law school.

Representative Matters

Creditors' Representation

- Represents lenders, landlords, individual, other financialinstitutions in bankruptcy, federal court and state court commercial foreclosures, forbearance arrangements, DIP financing, receiverships, general civil litigation, and note sales.
- Advises and defends clients on regulatory issues related to consumer protection statutes including FDCPA, TCPA, and FCCPA.
- Represents judgment creditors in collection matters, including domestication of foreign judgments, garnishment, replevin, and proceedings supplementary.

Business Restructuring

- Represents purchasers of assets in bankruptcy setting (363 sales) and other distressed sales outside of bankruptcy, including note purchases.
- Represents individual owners in collaboration with counsel for corporate entities in complex bankruptcy and restructuring of debt pre- and post-bankruptcy.

Trustee Representation

- Extensive representation of Chapter 11, Chapter 7trustees, Examiners in bankruptcy cases, including through appellate practice toboth theDistrict Court and 11th Circuit Court of Appeals.
- Extensive representations of assignees in Assignment for the Benefit of Creditors under Florida's state law.
- Secured affirmances of (a) settlement agreement reached by chapter 7 trustee with primary creditor over debtor's objection and (b) denial of debtor's motion to convert chapter 7 case to one under chapter 11.*Daughtrey v. Rivera (In re Daughtrey)*, 2015 WL 5604764 (M.D. Fla. 2015);*Daughtrey v. Rivera (In re Daughtrey)*, 2018 WL 354007 (11th Cir. 2018). In affirming, the Eleventh Circuit determined, as a matter of apparent first impression in the circuit, the abuse of discretion standard of review applies to a bankruptcy court's denial of

a motion to convert a Chapter 7 case to one under Chapter 11.

Mediation

- Mediator for complex bankruptcy disputes.
- Mediator for complex foreclosure disputes.

Honors and Distinctions

- AV Preeminent Peer Review Rated by Martindale-Hubbell
- Board Certified in Business Bankruptcy Law by the American Board of Certification
- *Chambers and Partner USA* Ranked, Bankruptcy/Restructuring, Band 2, 2015-2020, 2022-2026; Bankruptcy Litigation, Band 4 2024-2026
- *The Best Lawyers in America*
  - Bankruptcy & Creditor Debtor Rights / Insolvency & Reorganization Law, 2017-2027
  - Bankruptcy Litigation, 2021-2027
- Florida Trend's *Legal Elite Notable*
  - Women Leaders in Law, 2024-2025
- *Florida Trend's Legal Elite*, Bankruptcy & Workout 2013-2024
- *Florida Super Lawyers*, Creditor Debtor Rights, 2013-2026
  - "Top 10: Florida Super Lawyers Top List", 2026
  - "Top 50: Tampa Bay Super Lawyers Top List", 2016-2026
  - "Top 50: Women Florida Super Lawyers Top List", 2016-2026
  - "Top 100: Florida Super Lawyers Top List", 2016-2026
  - *Rising Stars*, 2009-2010
- *Tampa Magazine's Top Lawyers List,* 2017, 2023-2026
- *Tampa Bay Business Journal's*Woman of the Year, 2016
- Lawdragon 500 Leading U.S. Bankruptcy and Restructuring Lawyers, 2020, 2022-2026
- BTI Client Service All-Star, 2019

Professional Involvement

- The American Board of Certification
  - Board of Directors, 2017-present
- Divisional Advisory Board of Directors, Synovus Bank
  - Member, 2016-present
- Tampa Bay Bankruptcy Bar Association, Member, 1998-present
  - Past Chair and President, 2011-2013
  - Executive Board, 2009-2013
  - Board of Directors, 2007-2013
- American Bankruptcy Institute, Member, 2006-present
  - Advisory Board, Judge Alexander L. Paskay Memorial Bankruptcy Seminar, 2013-present
  - Speaker at American Bankruptcy Institute
- Local Rules Lawyers Advisory Committee, United States Bankruptcy Court, Middle District of Florida
  - Tampa Representative, 2014-2020
- Tampa Bay Chapter, Federal Bar Association, Member
  - Board of Directors, 2015-2024
- International Women's Insolvency & Restructuring Confederation, 2012-present
  - Florida Network Member
  - Speaker
- The Florida Bar, Business Law Section, 1997-present

Community Involvement

- Champions for Children, Inc.
  - Board of Directors, 2019-2025
  - Finance Council, 2019-present
  - Audit Committee, 2019-present
- Emory University Alumni Association, Tampa Chapter, 1996-present
- "Ask a Lawyer" Program, Christ the King, 2015-2020
- Girl Scouts of West Central Florida
  - Troop Treasurer and Project Coordinator, 2008-2015
- Tampa Bay United
  - Team Manager U13, U14, U15 girls, 2013-2015

Thought Leadership

- Consumer Concurrent: Countdown To Trial, Panelist, Alexander L. Paskay Memorial Bankruptcy Seminar, February 2026
- Restaurant Chains in Chapter 11, Panelist, Alexander L. Paskay Memorial Bankruptcy Seminar, February 2025
- Lara Fernandez discusses bankruptcies being on the ruse in Tampa Bay as higher rates curb refinancing,*Tampa Bay Business Journa*l, April 2023
- "Exemptions! Exemptions! Exemptions!" Panelist, Alexander L. Paskay Memorial Bankruptcy Seminar, February 2023
- Problem Loan Management and Workout Lessons Learned,Panelist, Tampa Bay Chapter of the Risk Management Association's AprilFool's Lending Stories Panel, April 2022
- "Nuts & Bolts of Chapter 11 Practice," Panelist,Alexander L. Paskay Memorial Bankruptcy Seminar, March 2022
- "ABI Talks: Impact on Bankruptcy Practice of Five Recent Supreme Court Decisions or Pending Decisions," Panelist, Alexander L. Paskay Memorial Bankruptcy Seminar, January 2020
- "If I Knew Then What I Know Now" A Practical Guide from the Seasoned Professionals, Panelist, TMA Florida NextGen Seminar, October 2019
- "Can Retail Stores Reinvent Themselves?"*Tampa Bay Business & Wealth Magazine,*September 2019
- "Contracting Away the Code: The Enforceability of Pre-Bankruptcy Agreements," Speaker, ABA Business Law Section Webinar, August 2018
- "Contracting Away the Code: The Enforceability of Pre-Bankruptcy Agreements," Speaker, ABA Business Law Section Spring Meeting, April 2018
- "Understanding LLCs in Bankruptcy," Panelist, Alexander L. Paskay Memorial Bankruptcy Seminar, January 2018
- Equitable Mootness: Does it Still Exist?," Panelist, ABI Annual Spring Meeting, April 2017
- "Best Practices in Credit Reporting," *The Corporate Counselor*, March 2017
- "What Every Litigator Needs to Know at Bankruptcy Court," Speaker, Federal Bar Association Tampa Bay Chapter, March 2017
- "5 Ways For Bankruptcy AttysTo Nail Their First-Day Motions," Interview for*Law 360*, July 2016
- "Things a Bankruptcy Attorney Should Never Say In Court,"Interview for*Law 360,* June 2016
- "Business: Maximizing the Estate - It's Not Just Avoidance Actions Anymore," Speaker, ABI/Paskay Seminar, April 2016
- "Avoidance Action Issues in Chapter 7 Cases," Speaker, Tampa Bay Bankruptcy Bar Association Consumer Luncheon Series, May 2016
- "Recent Case Updates; Supreme Court, 11th Circuit, Middle District of Florida," Speaker, Southwest Florida Bankruptcy Professional Association, December 2015
- "Practice Excellence - Tips for Organizing your Attorney," 2015 Association of Bankruptcy Judicial Assistants, October 2015
- What's New in Bankruptcy Law? An Update for Commercial, Business, and Bankruptcy Lawyers, Speaker, American Law Institute Webcast Seminar, May 2015
- "Current Issues in Chapter 11, A Review of Recent Case Law," Panelist, Central Florida Bankruptcy Law Association, April 2015
- Women in the Workforce, Panelist, IWIRC Florida Network Annual Election Luncheon, Spring 2014
- "Consumer Session Part I, Residential Real Estate Issues in Chapter 7 and Chapter 13 Cases," Panelist, Bankruptcy Seminar, March 2014
- "Florida Homestead Exemption and Asset Protection," Panelist, Stetson Law School RPPTL Association, April 2013
- Section 546 Jurisdictional or Affirmative Defense and Equitable Tolling - When it is Available and When it is Not, Tampa Bay Bankruptcy Bar Association, June 2010
- Mining the Rough: Bankruptcy, Foreclosure and Tax Deed Sales. What Real Estate Agents Should Know When Brokering the Sale or Purchase of Real Property, Greater Tampa Association of Realtors, June 2006
- Homestead Exemption under BAPCPA, Hillsborough County Bar Association, March 2006