

Julia A. Chincheck concentrates her practice on creditors' rights and bankruptcy law, commercial banking transactions, financial services litigation and banking law. A partner in the Charleston office of Bowles Rice LLP, Julie has been the responsible attorney for litigation matters and transactions relating to all types of bankruptcy and insolvency issues, both from a commercial and consumer perspective. Throughout her career, she has represented creditors, debtors, trustees and official committees in a broad range of bankruptcy, reorganization and workout matters, including related litigation and business transactions, and buyers in connection with sales arising out of bankruptcy cases. Julie routinely handles commercial loan transactions for banking and business clients. Banking clients also rely on her to review and negotiate commercial contracts, including banking clients' contracts with numerous national service providers. Julie has assisted the financial services industry in legislative efforts involving the Uniform Commercial Code, consumer rights, and creditors' rights enforcement. Julie served as an adjunct professor at the WVU College of Law and is a frequent lecturer and author on topics relating to bankruptcy law, creditors' rights, banking and the Uniform Commercial Code.