

## Janet Smith Holbrook

Janet represents regional and national banks and financial institutions, and creditors in a variety of industries. Her experience spans virtually every facet of bankruptcy and debtor/creditor law, including: adversary proceedings, valuation disputes, receivership, foreclosure, attachment, workouts, collections, relief from the automatic stay and assignments for the benefit of creditors. Janet's creative thinking process and unique way of looking at problems give her an advantage when negotiating on behalf of her clients. Often, she is able to uncover clever solutions to ensure her clients receive the best outcome for their specific needs.

Formerly the director of banking for the Kentucky Department of Financial Institutions, Janet has significant experience representing banks and financial institutions in all areas of banking law including regulatory compliance and drafting complicated loan documents.

For many years, she has been named to the *Best Lawyers* in the areas of bankruptcy litigation and bankruptcy/creditor rights/insolvency and reorganization. Janet is also a Chapter 7 panel trustee for the Bankruptcy Court for the Southern District of West Virginia and a member of the National Association of Bankruptcy Trustees. As a panel trustee, she has handled over 20,000 bankruptcy matters involving an array of issues. She practices in West Virginia and Kentucky.

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### Education

- University of Kentucky College of Law (J.D., 1984)
- University of Kentucky (B.B.A., 1981)

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### Bar Admissions

- Kentucky
- West Virginia

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### Court Admissions

- U.S. District Court for the Southern District of West Virginia
- U.S. District Court for the Northern District of West Virginia
- U.S. District Court for the Eastern District of Kentucky
- U.S. District Court for the Western District of Kentucky

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## Affiliations/Memberships

- International Women's Insolvency and Restructuring Federation
- National Association of Bankruptcy Trustees
- American Bankruptcy Institute
- Huntington Regional Chamber of Commerce, Women to Women Working Professional's Group
- Ashland, KY Cycling Enthusiasts, Inc.
- INSOL International
- Energy and Mineral Law Foundation

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## Distinctions

- *Best Lawyers*®
  - "Lawyer of the Year" in Charleston for Litigation - Bankruptcy (2018, 2021)
  - Bankruptcy & Creditor Debtor Rights/Insolvency & Reorganization Law, Litigation - Bankruptcy (2021-2022)
- Peer Review Rated AV in *Martindale-Hubbell*