



Joel L. Perrell Jr.
Principal

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Joel L. Perrell Jr. is a Principal in the firm's Baltimore office. Mr. Perrell represents diverse clients (debtors, creditors, trustees, committees and other interested parties) in all aspects of bankruptcy cases, including cash collateral use, debtor-in-possession financing, avoidance litigation, relief from the automatic stay, claims objections, executory contract and lease disputes, asset liquidations, disclosure statement approval and plan confirmation. He has actively participated in bankruptcy cases or related insolvency proceedings throughout the United States involving retail, manufacturing, healthcare, airline, telecommunication, hotel and hospitality, commercial real estate, insurance and other commercial businesses.

He has also developed an extensive insurance premium finance and commercial litigation practice. He represents some of the country's largest insurance premium finance companies in regulatory and compliance matters, in collection and fraud actions, and in all aspects of bankruptcy cases. Mr. Perrell also possesses significant experience in commercial collection matters, mechanic's lien litigation, and the enforcement and execution of judgments in multiple jurisdictions.

Mr. Perrell joined the firm as an associate in 1998. From March 2004 through January 2006, he was a senior associate in the Litigation Group at Dickstein Shapiro Morin & Oshinsky LLP in Washington, D.C., working primarily on bankruptcy and commercial litigation matters.

Mr. Perrell earned undergraduate degrees in International Business and German Language and Literature from the University of Maryland at College Park and his law degree with honors from the University of Maryland School of Law, where he served as an articles editor of the *Maryland Law Review*.

Practice Areas:

- Alternative Dispute Resolution
- Bankruptcy & Creditors' Rights
 - Bankruptcy & Creditors' Rights Litigation
 - Committee Representation
 - Debtor Representation
 - Secured Creditor Representation
 - Trustee Appointments & Representation
- Commercial and Business Litigation
 - Commercial Litigation

Bar Admissions/Court Admissions:

- Court of Appeals of Maryland
- District of Columbia Court of Appeals

Supreme Court of Pennsylvania
United States Bankruptcy Court for the Central District of Illinois
United States Bankruptcy Court for the District of Columbia
United States Bankruptcy Court for the District of Maryland
United States Bankruptcy Court for the Northern District of Illinois
United States Bankruptcy Court for the Southern District of Illinois
United States Court of Appeals for the District of Columbia Circuit
United States Court of Appeals for the Fourth Circuit
United States District Court for the Central District of Illinois
United States District Court for the District of Columbia
United States District Court for the District of Maryland
United States District Court for the Northern District of Illinois
United States District Court for the Southern District of Illinois
United States Supreme Court

Education:

University of Maryland, J.D., 1998, *with Honors*.
University of Maryland at College Park, B.S. and B.A., 1995.

Affiliations:

Acoustic Neuroma Association: Member

Attorney Grievance Commission of Maryland: Peer Review Committee

University of Maryland: M Club

University of Maryland School of Law: Adjunct Faculty; Secured Transactions

United States Bankruptcy Court for the District of Maryland: Dispute Resolution Panel

Publications:

“Trial Court Deference in Conducting *Voir Dire* Takes Precedence Over the Right to Impartial Jury,” *Maryland Law Review* (1997).

Speaking Engagements:

“Best Practices to Stay Out of Ethical ‘Hot Water,’” *Phi Delta Phi* International Legal Fraternity, University of Maryland School of Law, Baltimore, Maryland (April 2007).

“Commercial Loan Workouts, Enforcement Proceedings, Foreclosure Sales and Bankruptcies—What the Special Assets Group Should Know,” Bank of America, N.A., Providence, Rhode Island (March 2006).

“Federal Subpoenas in Civil and Bankruptcy Proceedings,” Bank of America, N.A., Baltimore, Maryland (December 2003).

"Selected Bankruptcy and Secured Financing Issues," MBNA America Bank, N.A., Wilmington, Delaware (July 2003).

"Selected Changes to Bankruptcy Preference Laws Under BAPCPA," National Premium Finance Association, Charlotte, North Carolina (April 2006).

"Troubled Credits—Changing Terms, Enforcing Rights and Bankruptcy Issues," National Association of Credit Management, Baltimore, Maryland (July 2006).