

# Stevens & Lee

Powerful partnerships. Standout solutions.



## Steven J. Adams

Shareholder

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Reading

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## Areas of Focus

### Practice

Bankruptcy and Financial Restructuring  
Litigation

### Industry

Financial Institutions

Steve concentrates his practice in the area of creditors' rights, where he has represented a wide array of creditor clients over the last 29 years in all types of collection, consumer lending, litigation and bankruptcy matters. Steve's clients include national, regional and local financial institutions, mortgage servicers, leasing companies, manufacturers and service providers, insurance companies, building material supply companies and landlords.

Steve routinely defends financial institutions and mortgage servicers in lending, mortgage and collection-related litigation involving alleged violations of the National Bank Act, the Truth in Lending Act (including HOEPA), the Real Estate Settlement and Procedures Act, the Fair Credit Reporting Act, the Equal Credit Opportunity Act, the Fair Credit Billing Act, the Fair Debt Collection Practices Act and the Soldiers' and Sailors' Civil Relief Act. Steve also defends clients against state law claims arising under Pennsylvania's Unfair Trade Practices and Consumer Protection Law and under Pennsylvania's mortgage and judgment satisfaction penalty statutes.

For his other clients in the financial services industry, Steve provides traditional secured and unsecured creditor services, with an emphasis in handling complex real estate and agricultural workouts and bankruptcies. He has extensive experience in commercial, agricultural, high-end residential and complicated foreclosure and replevin proceedings.

Steve also has extensive litigation experience with respect to collecting secured and unsecured debts in state, federal and bankruptcy courts. In state and federal court Steve routinely handles post-

judgment matters involving insolvent debtors, such as bank account garnishments, sheriff's sales of real and personal property, repossessions and evictions, discovery in aid of execution and fraudulent transfer litigation. He has extensive experience with Pennsylvania's confession of judgment procedure and in locating and recovering concealed assets. On the bankruptcy side, Steve routinely defends his creditor clients against preference and fraudulent transfer claims and provides advice and representation with respect to all of the other issues that creditors face in any major bankruptcy case.

Steve represents manufacturers, service providers, building supply companies and landlords in collecting outstanding receivables. As a member of Stevens & Lee's Construction Industry team, Steve has extensive knowledge of Pennsylvania mechanics' lien and payment bond laws and routinely represents building supply companies and other subcontractors in filing and litigating mechanics' lien and payment bond claims.

Steve is a contributing author to the Pennsylvania Bar Institute.

## Representative Cases

- *The Huntington National Bank v. Global Publishing Papers, Inc.*, 853A.2d 396 (Pa. Super 2004)
- *In re Mezvinsky*, 265 B.R. 681 (Bkrtcy.E.D. Pa. 2001)

## Affiliations

- Berks County Bar Association
- Pennsylvania Bar Association, Corporation, Banking and Business Law Section
- American Bar Association, Litigation Section
- Eastern District of Pennsylvania Bankruptcy Conference

## Education

- Dickinson School of Law of The Pennsylvania State University, J.D., *cum laude*
- Elizabethtown College, B.A.

## Bar Admissions

- Pennsylvania

## Court Admissions

- U.S. District Court for the Eastern District of Pennsylvania
- U.S. District Court for the Middle District of Pennsylvania
- U.S. District Court for the Western District of Pennsylvania
- U.S. Court of Appeals for the Third Circuit