



Simmons Perrine

ATTORNEYS & COUNSELORS

www.sp.law



Christopher K. Loftus

Member

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Practice Areas

- [Banking and Finance](#)
- [Banking Litigation](#)
- [Bankruptcy and Creditors' Rights](#)
- [Business and Commercial Litigation](#)

Biography

Christopher Loftus is a seasoned [banking litigation](#) attorney who represents lenders and commercial creditors in a wide range of business and litigation matters. With a practice including both courtroom representation and regulatory counsel, Chris is a trusted advisor to financial institutions.

His litigation experience spans:

- Residential, commercial, and agricultural foreclosures
- Receiverships and equipment financing disputes
- Collateral recovery and loan workouts
- Creditors' rights litigation in state, federal, and bankruptcy courts

Chris also counsels lenders on regulatory compliance and transactional matters, including:

- Consumer and commercial lending
- Secured and unsecured transactions
- Asset-based and real estate financing
- Loan documentation and mortgage enforceability

He is a frequent speaker on topics critical to financial institutions, including the Uniform Commercial Code, foreclosure strategy, and evolving state and federal banking regulations. Chris has also authored publications on key consumer finance laws such as the Fair Credit Reporting Act and the Dodd-Frank Act's impact on mortgage lending.

Before joining Simmons Perrine PLC, Chris served as Associate General Counsel for the Minnesota Credit Union Network, where he advised credit unions on lending compliance, privacy, bankruptcy, and collections. He also practiced with a mid-sized Minneapolis law firm, representing clients across Minnesota, Iowa, and Nebraska in all stages of creditors' rights litigation.

Bar Admissions

- State of Iowa
- State of Minnesota

Education

- University of Iowa College of Law, JD, 2006
- University of Iowa, 2002
 - BA, Political Science and Journalism

Professional & Community Affiliations

Professional Memberships

- Iowa State Bar Association
 - Commercial and Bankruptcy Law Section
 - Legislative Committee for the Commercial and Bankruptcy Law Section
 - Subcommittee to Review Proposed Changes to Garnishment Statute, 2014
- Johnson County Bar Association
- Corridor Credit Association

Community Involvement

- Iowa City Public Library Friends Foundation, Board of Directors
- 100+ Men Who Care: Hawkeye Chapter
- Iowa City Noon Rotary Club
- 2016 Boy Scout Merit Badge University, Instructor
- Big Brothers Big Sisters of Cedar Rapids and East Central Iowa, Former Board of Directors and Strategic Planning Committee

Honors & Awards

- Included in Best Lawyers in America®, 2026
 - Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law
 - Commercial Litigation
- Corridor Business Journal's Forty Under 40, 2019

Presentations & Publications

Publications

- Perfecting Security Interests in Intellectual Property, USLAW Magazine
- Enforceability of Mortgage Lender's Lien Following Bankruptcy Discharge Reaffirmed, Aug. 6, 2021
- Are the Second and Third Round of Stimulus Payments Subject to Garnishment? March 5, 2021
- Governor Reynolds Suspends All Foreclosures, March 23, 2020
- Iowa Legislature Passes Law Enabling the Production of Hemp, May 20, 2019
- CFPB's New Prepaid Rule Effective as of April 1, April 11, 2019

- Congress Rolls Back Dodd-Frank Regulations, June 25, 2018
- [Background Check Backlash: Employers Should Take Note of Recent FCRA Class Action Litigation](#), USLAW Magazine
- [It's Not Over: New Mortgage Forms Required in 2015](#), USLAW Magazine

Presentations

- Detection and Prevention of Fraud in Financial Institutions, 9/8/2022
- Enforcement of Property Awards, Iowa Association for Justice Family Law Seminar, 4/7/2022
- Commercial, Ag and Business Collections in Turbulent Times, 5/20/2020

Visit our [presentation library](#)!

News & Events

- [Chris Loftus Included in Best Lawyers in America®, 2026](#)