



## Christopher K. Loftus

*Member*

### Contact

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### PRACTICE AREAS

Banking and Finance

Banking Litigation

Bankruptcy and Creditors'  
Rights

Business and Commercial  
Litigation

Christopher Loftus represents lenders and other commercial creditors in a variety of business and litigation matters. He is experienced in foreclosures, including residential, commercial and agricultural real estate, receiverships, equipment financing, pursuing loan collateral and negotiating workouts. Mr. Loftus also advises lenders on issues involving regulatory compliance, consumer and commercial transactions, including secured and unsecured lending, asset-based and real estate lending, loan documentation and mortgage enforceability.

Mr. Loftus is an experienced litigator, having represented lenders in proceedings in courtrooms throughout Iowa and other jurisdictions. He has successfully represented creditors in matters before the state and federal courts, bankruptcy courts, and appellate courts.

In addition, Mr. Loftus regularly presents on topics affecting the day-to-day operation of financial institutions, including topics involving the Uniform Commercial Code, state and federal banking regulations, and foreclosures and workouts. Mr. Loftus has also authored several publications on consumer regulations affecting lenders such as the Fair Credit Reporting Act and the recent overhaul of the mortgage lending industry by the Dodd-Frank Act.

Mr. Loftus came to Simmons Perrine Moyer Bergman PLC from the Minnesota Credit Union Network where he served as Associate General Counsel. In this position, he advised credit unions on legal issues involving lending account compliance, privacy, bankruptcy, collections and contractual matters. Prior to that position, Mr. Loftus was an attorney with a mid-sized Minneapolis law firm, where he represented clients in all stages of creditors' rights litigation in Minnesota, Iowa and Nebraska. In this role, Mr. Loftus represented clients in state and federal litigation involving bankruptcy, collections, replevins and other creditors' rights and lender liability matters.

## Bar Admissions

- State of Iowa
- State of Minnesota

## Court Admissions

- US District Court
  - Northern & Southern Districts of Iowa
  - District of Minnesota

## Education

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

## Honors & Awards

- Included in Great Plains Super Lawyers Rising Star list, 2015-2016

## Professional & Community Affiliations

### **Professional Memberships**

- Iowa State Bar Association

- Commercial and Bankruptcy Law Section
- Subcommittee to Review Proposed Changes to Garnishment Statute, 2014
- Johnson County Bar Association
- Corridor Credit Association

### **Community Involvement**

- 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
- 100+ Who Care, Cedar Rapids Metro, Former