

## Consumer Bankruptcy

### ATTORNEYS

- Antonio A. Arias-Larcada  
(Vice-Chair)
- Nayuan Zouairabani-Trinidad

### RELATED PRACTICE AREAS

- Bankruptcy & Debt  
Restructuring

Our Consumer Bankruptcy Practice Team was established to protect the interests of secured and unsecured creditors in chapter 7 and chapter 13 cases filed by individuals in Puerto Rico. The Team has represented consumer creditors in the auto and retail industries, financial institutions (including banks and credit unions), and trade creditors in their attempts to collect from debtors in bankruptcy.

The Team is committed to maximizing recoveries for clients, and has a service structure that allows for volume-based efficiencies and tailored-made services.

Our attorneys, recognized as focused and experienced Consumer Bankruptcy practitioners in Puerto Rico, have prevailed in numerous disputes regarding objections to claims, lien avoidance, non-dischargeability of debts and valuation of collateral. They frequently serve as speakers and guest lecturers at seminars and conferences.

### What We Do:

- Prompt filing of proof of claims
- Objections to plans
- Requests for dismissal and requests for bar to refile, if necessary
- Relief from the automatic stay for the commencement or continuation of the state court proceedings