



gkelly@spottsfain.com

tel: (804) 697-2062

fax: (804) 697-2162

411 e. franklin street, suite 600  
richmond, va 23219



#### AREAS OF PRACTICE

- Creditors' Rights, Bankruptcy and Insolvency
- Financial Services
- Real Estate and Development

## A. Garrett Kelly

### ATTORNEY, ASSOCIATE

Garrett is an associate in the firm's Creditors' Rights section. Garrett's practice focuses on secured transactions and commercial contracts governed by the Uniform Commercial Code. He primarily represents banks and other lending institutions on issues involving loan workouts, insolvency, reorganization, bankruptcy, foreclosure and collections actions. In addition to his creditors' rights practice, Garrett also has significant experience representing clients in various aspects of finance and commercial real estate transactions, ranging from asset-based lending and acquisition to commercial leasing.

Garrett graduated from the University of Richmond School of Law in 2021, where he served on the Honor Council and was as Articles Editor of the Richmond Journal of Law and Technology. Following law school, Garrett practiced in the consumer financial services section at a national law firm where he represented banks and mortgage lenders in actions arising under federal and state consumer protection laws.

### EDUCATION

- The University of Richmond School of Law (J.D., 2021)
  - Auzville Jackson Jr. Award for Excellence in Intellectual Property
  - University of Richmond Journal of Law and Technology, Articles Editors
  - Honor Council
  - Client Counseling and Negotiations Board
- James Madison University (B.S., Hospitality Management, minor in Business, 2016)

### BAR ADMISSIONS

- Virginia

### PROFESSIONAL & COMMUNITY INVOLVEMENT

- Virginia State Bar
  - Real Estate Council
- Virginia Bar Association
  - Real Estate Section, Young Lawyers Division Representative
- Risk Management Association
  - Hampton Roads Chapter, Board Member

- Special Olympics of Virginia
  - Young Professionals Board

## PAST EMPLOYMENT

- Williams Mullen, 2022-2024
- Troutman Pepper Hamilton Sanders LLP, 2021-2022

## HONORS AND DISTINCTIONS

- *Best Lawyers: Ones To Watch for Real Estate*, 2025