spottsfain
FIRM. FOCUSED. FAIR.



tmoore@spottsfain.com
tel: (804) 697-2067
fax: (804) 697-2167
411 E. Franklin Street, Suite 600 Richmond, VA 23219



AREAS OF PRACTICE

- Creditors' Rights, Bankruptcy and Insolvency
- Litigation
- Financial Services

RECENT BLOG POSTS

- The Landlord's Lien: An Often-Ignored Pitfall for the Secured Creditor

Timothy G. Moore

BANKRUPTCY & CREDITORS' RIGHTS, SHAREHOLDER

Tim Moore's practice focuses on commercial litigation and providing advice to banks and lenders on issues involving creditors' rights and workouts, detinue actions, repossessions, recovery and collection activity, litigation, and bankruptcy. Tim's representation involves aiding his clients in enforcing their legal rights, as well as defending them against lender liability and other actions. His practice frequently involves transactional or other commercial law issues, including secured lending and other issues arising under the Uniform Commercial Code. In addition to more traditional lenders, Tim also has substantial experience with credit transactions involving farms, agricultural properties, and agricultural related businesses.

EDUCATION

- Washington and Lee University School of Law (J.D., 1997)
- Duke University (A.B., History, 1994)

BAR ADMISSIONS

- Virginia
- U.S. District Court Eastern District of Virginia
- U.S. Bankruptcy Court Western District of Virginia
- U.S. Bankruptcy Court Eastern District of Virginia
- U.S. Court of Appeals 4th Circuit
- District of Columbia

CLERKSHIPS

- Hon. Herbert C. Gill, Jr., 12th Judicial Circuit of Virginia, 1997 - 1999

REPRESENTATIVE EXPERIENCE

- *Receiverships:* Representation of both creditors and debtors in connection with receivership actions brought in state and federal courts.
- *Pretrial Attachment and Seizure:* Representation of creditors in actions seeking extraordinary relief, such as injunctions and execution on property prior to trial to ensure that the property will be available to the creditor post-trial to satisfy amounts due.
- *Contested Borrower and Guarantor Litigation:* Representation in contested litigation related to collection of loans and enforcement of guaranties.
- *Commercial Workouts:* Representation in connection with loan workouts, including analysis of existing loan documentation and the creation of forbearance, loan and security documents.
- *Foreclosures on Real Property and Personal Property:* Representation of lenders in connection with the enforcement of liens on property, including the sale of real and personal property pursuant to real property foreclosure statutes, Article 9, and other means.
- *Agricultural Lending:* Representation of lenders in providing financing to farming individuals or entities and enforcement and collection of agricultural loans.
- *Bankruptcy Litigation:* Representation of creditors, debtors, and Chapter 7 trustees in contested matters and adversary proceedings in bankruptcy court.
- *Complex Collections:* Representation of creditors in complex collection efforts. Examples include collecting against assets of a community development authority, utilizing creditor's bills to enforce liens, obtaining and enforcing charging orders against interests in limited liability companies and partnerships, execution on writs of fieri facias, conducting debtor interrogatories, and issuing and litigating contested garnishments.
- *Lender Liability Defense:* Representation of creditors in state and federal court in tort actions, contract actions, and actions alleging violations of state and federal laws and statutes, including the Truth-in-Lending Act, Fair Debt Collection Practices Act, Real Estate Settlement Procedures Act, Fair Credit Reporting Act, Equal Credit Opportunity Act and Virginia Consumer Protection Act.
- *Commercial Landlord Representation:* Representation of commercial landlords in connection with enforcement of leases, including evictions, enforcement of landlord's liens and other collection efforts.
- *Commercial Litigation:* Representation of parties in litigation related to commercial disputes, including disputes arising under services, sales of goods and contracts.

PROFESSIONAL ASSOCIATIONS AND MEMBERSHIPS

- Virginia Bar Association
- Richmond Bar Association, CLE Committee
- American Agricultural Law Association

- Virginia Creditors Bar Association

HONORS AND AWARDS

- *Best Lawyers in America for Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law,* 2025-2027
- *Virginia Super Lawyers* "Rising Star," 2009, 2011, 2012

CLASSES/SEMINARS TAUGHT

- Collecting Judgments, Virginia Poverty Law Center Annual Statewide Legal Aid Conference – October 2018
- Charging Orders, Presentation to the Virginia Creditors Bar Association CLE, October, 2011
- Guide to Revised Article 9 - Changes in the Law of Secured Transactions and Selected Bankruptcy Issues, Atlantic Agricultural Credit Conference

PUBLICATIONS

- Bank With U.C.C. Security Interest In Deposit Account v. Garnishment Creditor: Who Has Priority?
- Clarifying TILA's Extended Right of Rescission: Jesinoski v. Countrywide
- Security Interests in Farm Products
- The Challenges of Transactions Involving Trusts or Trust Property
- An Overview of Detinue in Virginia