



## Susan E. Trent

Partner

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Susan Trent concentrates her legal practice in the areas of commercial and business law, with a particular emphasis on workouts and creditor representation. She provides strategic counsel to lenders, suppliers, trade creditors, and both secured and unsecured creditors on a wide range of business, restructuring, and bankruptcy matters throughout Indiana. Her experience includes representing consumer mortgage lending institutions and advising on loss mitigation strategies and workout solutions, including those arising in bankruptcy proceedings.

In addition to her bankruptcy and creditor rights work, Susan advises clients on regulatory compliance, lending practices, and corporate governance issues affecting financial institutions. Her practice also includes general business representation, personal and commercial legal services, and estate planning. Susan's comprehensive approach and deep understanding of financial and operational challenges enable her to deliver practical, results-oriented guidance to clients navigating complex legal and regulatory environments.

### Education

- J.D., UNC School of Law, Chapel Hill, North Carolina, 1998
- B.A. in English, *summa cum laude*, Indiana University, Bloomington, Indiana, 1994

### Bar & Court Admissions

- Indiana, 1998
- U.S. District Court for the Northern District of Indiana, 1998
- U.S. District Court for the Southern District of Indiana, 1998

### Practices



- Creditors' Rights and Bankruptcy
- Financial Services
- Financial Institutions

### Representative Experience

- Counsel to lenders and banking institutions, secured and unsecured, in chapter 7 liquidations, chapter 13, chapter 11 reorganizations throughout Indiana.
- Counsel to bond trustee and bondholder in chapter 11 reorganization involving conservancy district.
- Counsel to bond trustee in chapter 11 reorganization involving health care facility.
- Counsel for numerous lenders in connection with foreclosure matters, receiverships and litigation.
- Counsel for residential mortgage lenders and servicers in chapters 7, 13 and chapter 11 reorganizations.
- Counsel to trade creditors relative to preference demands and defenses and automatic stay violations.
- Counsel to creditors with regard to dischargeability actions.
- Counsel to lenders and banking institutions relative to cash collateral agreements and plan negotiation.
- Counsel to lenders and banking institutions relative to § 363 Sales, asset protection and liquidating plans/trusts.
- Counsel to lenders and banking institutions with regard to Debtor in Possession bankruptcy financing.
- Counsel to lenders and banking institutions with regard to forbearance and debt repayment agreements.
- Counsel to lenders and banking institutions with regard to court-ordered bankruptcy mediation.
- Counsel to lenders and banking institution with regard to commercial transactions governed by the UCC.
- Counsel to lenders and banking institutions in single asset real estate bankruptcies.
- Counsel to lenders and banking institutions in agricultural bankruptcy cases under Chapter 11 and Chapter 12.
- Counsel to automotive and agricultural lenders with regard to stay relief, redemption and valuation issues.
- Counsel to commercial employment lessors on issues of lease assumption and rejection and negotiation thereof.

### Professional Associations

- Member, ICLEF (Indiana Continuing Legal Education Forum) Futures Council
- Member, Phi Beta Kappa
- Board of Governors, Indiana State Bar Association
- Vice President, Board of Directors, Allen County Bar Association
- Coordinating Editor/Author, American Bankruptcy Institute Journal
- Leadership Fort Wayne, 2012 Graduate

### Civic Involvement



- Member, Fort Wayne Museum of Art
- Board Member, Stillwater Hospice
- Member, New Markets Tax Credit Board
- Member, Leadership Fort Wayne
- Member, Jonathan Hancock Lecture Series, Canterbury High School
- Board Chair, Parkview Foundation
- Board Chair, AWS Foundation
- Executive Committee, AWS Foundation
- Past Chair, Quest Club
- Board of Governors, Quest Club
- Chair, ARCH (Architecture & Community Heritage)
- Board of Directors, ARCH (Architecture & Community Heritage)
- Board of Directors, AWRC
- Member, Edward D. and Ione Auer Foundation
- Member, Red Cedar Committee of AWRC
- Member, Northeast Indiana Regional Partnership
- Past President, Ronald McDonald House at Parkview Regional Medical Center
- Past Secretary, Ronald McDonald House at Parkview Regional Medical Center
- Past Board Member, Lutheran Homes, Inc.
- Past Treasurer, East State Village Civic Improvement Association

### Awards & Recognitions

- Best Lawyers® "Lawyer of the Year," 2021, 2025
  - Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law, Fort Wayne (2025)
  - Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law, Fort Wayne (2021)
- AV Preeminent® Rating from Martindale-Hubbell®
- Super Lawyers® 2016-2026
- Best Lawyers in America ® 2019-2026
  - Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law
  - Litigation - Bankruptcy
  - Mortgage Banking Foreclosure Law
- Top Lawyer, *Fort Wayne Magazine*
- Forty Under 40 Honoree, *Fort Wayne Business Weekly*
- Outstanding Service Award, Allen County Bar Association, 2003–2004

### Seminars & Presentations



- Presenter, "Advanced Individual Bankruptcy Chapter 7 & 13 – Masters Seminar," ICLEF Seminar, Michigan City, Indiana, June 2025
- Presenter, "Advanced Individual Bankruptcy Chapter 7 & 13 – Masters Seminar," ICLEF Seminar, French Lick, Indiana, July 2022
- Presenter, "Advanced Individual Bankruptcy Chapter 7 & 13 – Masters Seminar," ICLEF Seminar, French Lick, Indiana, June 2021
- Presenter, "Flint Michigan Water," Quest Club, November 2020
- Presenter, "Advanced Individual Bankruptcy Chapter 7 & 13 – Masters Seminar," ICLEF Webinar, Indianapolis, Indiana, June 2020
- Presenter, "Recent Updates: Bankruptcy and the CARES Act," ACBA Webinar, Fort Wayne, Indiana, May 2020
- Presenter, "Northern District of Indiana Bankruptcy Fall Consumer Seminar Conference," ICLEF, South Bend, Indiana, September 2019
- Presenter, "Sigmund J. Beck Advanced Bankruptcy Roundtable," ICLEF, New Buffalo, Michigan, September 2019
- Presenter, "Advanced Individual Bankruptcy Chapter 7 & 13 – Masters Seminar," ICLEF, French Lick, Indiana, August 2019
- Presenter, "Advanced Individual Bankruptcy Chapter 7 & 13 – Masters Seminar," ICLEF, Michigan City, Indiana, June 2018
- Presenter, "Advanced Individual Bankruptcy Chapter 7 & 13 – Masters Seminar," ICLEF, Michigan City, Indiana, June 2017
- Presenter, "Hon. Eugene R. Wedoff Seventh Circuit Bankruptcy Conference," American Bankruptcy Institute, Chicago, Illinois, October 2016
- Presenter, "Ancillary Issues in Personal Injury Litigation (Bankruptcy)," ICLEF, Merrillville and Indianapolis, Indiana, September/October 2016
- Presenter, "Advanced Individual Bankruptcy Chapter 7 & 13 – Masters Seminar," ICLEF, French Lick, Indiana, June 2016
- Presenter, "Edward Bernays: The Father of Consumerism," Quest Club, Fort Wayne, Indiana, December 2015
- Presenter, "Advanced Individual Bankruptcy Chapter 7 & 13 – Masters Seminar," ICLEF, Michigan City, Indiana, June 2015
- Presenter, "Social Media: Consider Its Implications in Business and in Court," Allen County Bar Association, Fort Wayne, Indiana, April 2015
- Presenter, "Annual Bankruptcy Institute," ICLEF, Indianapolis, Indiana, December 2014
- Presenter, "Advanced Individual Bankruptcy Chapters 7, 11 & 13," ICLEF Seminar, West Baden, Indiana, July 2014
- Presenter, "Lunch and Learn: A Creditor's Perspective on Hot Topics in Bankruptcy," South Bend, Indiana, January 2014



- Presenter, "Student Loan Hardship Litigation, IBR and Other Issues," Northern District of Indiana Annual Fall Seminar, October 2013
- Presenter, "Bankruptcy Practice in the Fort Wayne Division: Current Issues and Practical Tips," Allen County Bar Association, June 2012
- Presenter, "2010 Bench Bar Conference," Allen County Bar Association, February 2010
- Presenter, "Recent Decisions Concerning Creditors in Bankruptcy," Allen County Bar Association, February 2004

## Publications

- Co-Author, "Time Limit for Vacating Void Judgments?" January 21, 2026
- Author, "Microwaves, Crock-Pots, and Practicing Law," March 8, 2021
- Author, "Contempt in Bankruptcy Court Only When There is 'No Fair Ground of Doubt,'" May 26, 2020
- Author, "Ready! Set! Go! Starting a Small Business," Business Women/Business People Magazine, May 6, 2020
- Author, "Bankruptcy and the CARES Act," Legal Alert, April 1, 2020
- Author, "Insiders Small Business Entrepreneurism & Debt Recharacterization in Bankruptcy," Norton Journal of Bankruptcy & Law Practice, Volume 28, Issue 4, August 2019
- Author, "Legal Tech Tools: Social Media & Artificial Intelligence," American Bankruptcy Trustee Journal, March 2018
- Author, "Lien on Me – No Final Word, Debt-Recharacterization Issue on Cert Dismissed as Improvidently Granted," American Bankruptcy Institute Journal, November 2017
- Author, "Bankruptcy Math - When \$716 = \$375,000 In Sanctions," Hoosier Banker, March 2017
- Author, "Stale Claim Circuit Discord at the Supreme Court," Claims Chat, American Bankruptcy Institute Journal, February 2017
- Author, "Does the Attorney-Client Privilege and Work-Product Doctrine Protect Parties Involved in a Common Enterprise?" Business Reorganization Committee Newsletter, American Bankruptcy Institute, April 2016
- Author, "Boomerang Tube: The Delaware Bankruptcy Court Considers Fee Shifting Defense Provisions and ASARCO," Unsecured Trade Creditors Committee Newsletter, American Bankruptcy Institute, May 2016
- Author, "Edward Bernays: The Father of Consumerism," Quest Club, December 2015
- Author, "Attorneys Embracing Social Media," American Bankruptcy Institute Journal, May 2015
- Author, "Best of ABI 2014: The Year in Business Bankruptcy," American Bankruptcy Institute Journal, December 2014
- Author, "Crawford Surprises: Stale Debt, FDCPA and Proofs of Claim," American Bankruptcy Institute Journal, October 2014
- Author, "Brookfield: An 1111(b) Issue of First Impression in Seventh Circuit," American Bankruptcy Institute Journal, January 2014



- Author, "Best of ABI 2013: The Year in Business Bankruptcy," American Bankruptcy Institute Journal, December 2013
- Author, "Detroit as Catalyst for Discussion on Women Lawyers in History," American Bankruptcy Institute Journal, November 2013
- Author, "Chapter 9," Legal Alert, August 7, 2013
- Author, "What in the World is Defalcation?" Dow Jones Daily Bankruptcy Review, May 2013
- Author, "Castleton Plaza: May an Insider Equity Investor Sidestep the Absolute-Priority Rule and LaSalle?" American Bankruptcy Institute Journal, May 2013
- Author, "Plan Drafting Requirements Pursuant to § 1123(b)(3)(B) Tackled," American Bankruptcy Institute Journal, February 2013
- Author, "Hall Creates Chapter 12 Booby Trap," American Bankruptcy Institute Journal, July 2012
- Author, "Sale of the Family Farm and Capital Gains Tax in Chapter 12," American Bankruptcy Institute Journal, February 2012
- Author, "Vote Incentivization Schemes in Chapter 11," Norton Journal of Bankruptcy & Law Practice, July 2011
- Author, "Buying Votes in Chapter 11," American Bankruptcy Institute Journal, February 2011
- Author, "Disclosure Statement," Allen County Bar Association, 2011–2019