



Sarah S. Mattingly

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Sarah focuses her practice on commercial litigation and banking and finance law. She assists clients with everything from everyday issues, questions, and problems to complex challenges, such as contested litigations, complex bankruptcies, real estate, and general transactions. She regularly appears in state and federal courts to advocate for her clients.

Her experience includes general creditors' rights (lender liability defense, actions against borrowers and guarantors, writs of execution/writs of possession, wage and non-wage garnishments, asset depositions and investigations, and fraudulent transfer investigation, prosecution, and settlement); bankruptcy (commercial and consumer Chapter 11, 7, 13, or 12); and workouts (forbearance agreements, deeds in lieu of foreclosure, loan assumption/modification, and loan sales and assignments). She also handles foreclosure/collateral actions (judicial and non-judicial foreclosures, mortgage enforcement and property protection, mortgages in possession, enforcement of assignments of leases and/or rents, consensual and court-appointed receiverships, property management issues, real estate title issues, and claims, sales and short sales, UCC Article 9 rights and dispositions, mechanic's lien, judicial lien, and tax lien foreclosures and litigation, and OREO sales, property management, and eviction); and retail banking disputes (UCC Article 3 and 4 claims, Electronic Funds Transfer Act and Regulation E claims, Expedited Funds Availability Act and Regulation CC claims, deposit account disputes, CD, trust, and restrict accounts issues, and fraud loss claims).

Services

- Corporate & Transactional
- Bankruptcy & Restructuring
- Banking & Financial Services

Education

- University of Kentucky College of Law (J.D., 2011)
- Centre College (B.A., 2008)

Bar Admissions



Kentucky

Court Admissions

- · U.S. Court of Appeals for the Sixth Circuit
- · U.S. District Court for the Eastern District of Kentucky
- U.S. District Court for the Western District of Kentucky
- · U.S. Bankruptcy Court for the Eastern District of Kentucky
- U.S. Bankruptcy Court for the Western District of Kentucky
- U.S. District Court for the District of Maryland
- · U.S. Bankruptcy Court for the District of Maryland
- · U.S. District Court for the District of Nebraska
- U.S. Bankruptcy Court for the District of Nebraska
- U.S. District Court for the Eastern District of Wisconsin
- · U.S. District Court for the Southern District of Indiana

Affiliations/Memberships

- Commerce Lexington Ambassador
- Central Kentucky American Inn of Courts
- Kentucky Bar Association
- Young Lawyers Association
- · Fayette County Bar Association, CLE Committee
- · Opportunity for Work & Learning (OWL), Fundraising Committee

Distinctions

- Kentucky Rising Star®
 - o For Banking (2021)

Publications

August 25, 2022

A Refresher on Personal Guaranty for Community Banks ICBB