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**Practice Areas**

- **Bankruptcy**
- **Collections**
- **Commercial Litigation**
- **Creditors Rights**
- **Real Estate**

## Douglas H. Kraft

Douglas H. Kraft was born in Bremerton, Washington on August 13, 1952. He was admitted to the California State Bar in 1991. His education includes: B.B.A. degree in 1974, and M.B.A. degree in 1979, at Loyola University in Los Angeles, California; J.D. degree, with Great Distinction, in 1991 at McGeorge School of Law, University of the Pacific.

While continuing to work in the banking industry and attending law school at night, he received numerous academic awards, including Order of the Coif; American Jurisprudence Awards for Torts, Bankruptcy, Negotiable Instruments, and Personal Property Finance; and the *Corpus Juris Secundum* Award, conferred by the faculty for significant contributions to legal scholarship. He practices in the areas of creditors rights, commercial and real estate loan documentation, commercial litigation, bankruptcy, real estate and collections.

Mr. Kraft is a member of the Insolvency Law Committee of the Business Law Section of the California State Bar (2005-2008). He is a past member of the Uniform Commercial Code Committee of the Business Law Section of the California State Bar (2000-2003) and has presented several programs on Revised Article 9.

Mr. Kraft was featured in an article titled "Bank Lawyers Put Litigation on Hold as They Focus on Working Out Loans" published April 24, 2009 in the *Sacramento Business Journal*.

In May of 2002, Mr. Kraft was a speaker at the Annual Spring Meeting of the Business Law Section and the Intellectual Property Law Section of the State Bar as part of the panel presenting a program titled "Enforcement of Rights Under the U.C.C. Revised Article 9." In May 2001, Mr. Kraft was also a speaker on the panel presenting the Continuing Education of the Bar (CEB) continuing legal education program titled "Taking and Enforcing Security Interests in Personal Property" (Revised Article 9).

Mr. Kraft also recently made a presentation to the Sacramento Chapter of the Risk Management Association (RMA) titled "What Every Loan Officer Should Know About Revised Article 9." In May of 2002, Mr. Kraft was a speaker at the Annual Spring Meeting of

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the Business Law Section and the Intellectual Property Law Section of the State Bar as part of the panel presenting a program titled “Enforcement of Rights Under the U.C.C. Revised Article 9.” In May 2001, Mr. Kraft was also a speaker on the panel presenting the Continuing Education of the Bar (CEB) continuing legal education program titled “Taking and Enforcing Security Interests in Personal Property” (Revised Article 9). Mr. Kraft also recently made a presentation to the Sacramento Chapter of the Risk Management Association (RMA) titled “What Every Loan Officer Should Know About Revised Article 9.”

Mr. Kraft has also presented several programs dealing with real property financing and other loan documentation and enforcement issues. Since 2005, Mr. Kraft and Ms. Opich have annually presented a program for Lorman Education Services titled “Commercial and Real Estate Loan Documentation in California”. In March of 2002, Mr. Kraft was a speaker on the CEB panel presenting the continuing legal education program titled “Real Property Financing: Strategies for a Down Market.” Mr. Kraft was also a speaker on the panel presenting the CEB continuing legal education program titled “Emerging Issues in Real Property Financing” in January 2001. Mr. Kraft also made a presentation to the Sacramento Valley Chapter of RMA titled “Selected Leasing Issues in Real Estate Lending.”

In addition, Mr. Kraft has made presentations to the Central Valley Chapter of RMA titled “Issues Facing Lenders in Agricultural Loan Documentation and Workouts” and “Don’t Let Your Borrower Get Away” dealing primarily with loan documentation and enforcement issues. Mr. Kraft has also made presentations to Bankruptcy and Commercial Law Section of the Sacramento County Bar Association titled “What’s Driving the Bank That’s Driving You Crazy” and “What’s Driving the Bank That’s Driving You Crazy: Part Deux.”

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