

# MEGAN WILSON MURRAY

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## EXPERIENCE

### **Underwood Murray P.A.**

*Founding Shareholder*

Tampa, FL

*May 2002 - present*

Formed boutique bankruptcy firm in May 2020. Represent corporations, creditors, business owners, directors and officers, chapter 7 trustees, liquidating and creditor trustees and assignees in insolvency litigation and collection proceedings; advise creditors on local, national, and large-scale insolvency proceedings; advance discovery strategies in connection with civil and bankruptcy litigation; advise clients on solutions to legal and business problems; represent clients in secured and unsecured collection proceedings, forbearances, sale and leasing strategies and litigation and various forms of asset based lending.

Board Certified – Business Bankruptcy, American Board of Certification (2019)

### **Buchanan Ingersoll & Rooney**

*Attorney*

Tampa, FL

October 2018 – May 2020

Worked closely with practice group leaders to develop bankruptcy and litigation practice areas. Focused largely on secured and unsecured creditor representations, fiduciary work on behalf of a creditor trust and other estates for the benefit of creditors in the state of Florida and defended avoidance actions for national firm healthcare-related clients.

### **Trenam Law**

*Attorney*

Tampa, FL

September 2013 – September 2018

Practice in the areas of Commercial Litigation, Bankruptcy, Creditors' Rights & Insolvency, and Real Estate & Lending Transactions. Represent business owners, trustees and individuals in insolvency, secured and unsecured collection proceedings and state and federal consumer protection litigation, conduct legal research and prepare pleadings, motions and briefs, prepare and defend discovery in preparation for trial. For the real estate practice group draft contracts, loans, notes, and supporting documentation for the purchase, sale and lease of real property.

### **U.S. Bankruptcy Court, Hon. Chief Judge Karen S. Jennemann, Middle District of Florida**

*Judicial Law Clerk*

Orlando, FL

September 2011 – August 2013

Researched issues of law, attended legal proceedings, reviewed motions and other pleadings, drafted opinions, orders, and legal memoranda, assisted in the preparation of conferences and CLE materials, supported the Chief Judge in her administrative duties, worked closely with case managers and administrative staff, and generally assisted the Court in managing a heavy bankruptcy caseload in a federal bankruptcy court.

### **AEGON USA Realty Advisors, Inc. (A Division of Transamerica)**

*Acquisitions Officer*

Cedar Rapids, IA

October 2006–May 2008

Organized and executed acquisition strategies and evaluated equity investments for a global institutional organization (largest acquisition was a \$145M retail portfolio in NYC), performed scenario-driven sensitivity analyses for potential acquisitions, reviewed and outlined legal documentation for asset acquisition including leases, purchase contracts, confidentiality agreements, letters-of-intent, and service contracts, worked with internal and external counsel to monitor and close real estate transactions, prepared and presented acquisition and disposition plans to the Real Estate Executive Committee.

*Senior Real Estate Analyst—Special Servicing*

April 2005–October 2006

*Real Estate Analyst—Special Servicing*

August 2002–April 2005

Valued distressed commercial mortgage loan assets and negotiated with borrowers to maximize the corporation's underperforming mortgage loan investments, managed day-to-day operations of underperforming real estate assets, underwrote tenant-in-common (TIC) applications under Reg. D for tax-deferred exchange investments, analyzed low-income housing tax credit assets and fund portfolios, and provided special servicing assistance to AEGON's Commercial Mortgage-Backed Securities (CMBS) and private placement groups, which included the valuation and workout of a \$700M hotel portfolio in the United Kingdom.

## **PROFESSIONAL MEMBERSHIPS, CERTIFICATIONS, & COMMUNITY SERVICE**

**American Bankruptcy Institute** – 2009–Present (Speaker, Author, Real Estate Committee, Executive Board of Directors), Medal of Excellence 2011. Co-Chair with Hon. Michelle M. Harner, American Bankruptcy Institute Subchapter V Task Force.

**IWIRC – International Women’s Insolvency and Restructuring Confederation** – Fall 2012–Present

**TBBBA – Tampa Bay Bankruptcy Bar Association** – (Board Member since 2016, President 2023-2024)

**Central Florida Bankruptcy Law Association** – September 2011–Present

**Florida Bar Association** – September 2011–Present

## **ARTICLES, PUBLICATIONS AND SPEAKING ENGAGEMENTS**

Subchapter V Tools From a Secured Creditor’s Perspective: SubV May Not Be So Bad, ABI Journal, July 2025.

A Whole New World: What Business Litigators Should Know About Bankruptcy Litigation (Florida Bar) June 2025.

NCBJ Presentation, International Panel: A Tale of Two Insolvent Small Businesses: Discussion of small business reorganizations under Subchapter V of the U.S. Bankruptcy Code and Canadian BIA proposal. September 2024.

“State Governed Industries in Receivership” Commercial Receivers Association, August 2024.

American Bar Association, Business Law Section, Spring Meeting, April 5, 2024, A Substantive Conversation about Subchapter V.

Adversary Proceedings and Evidence, ABI Paskay Conference, February 2024.

Was the Guaranty Discharged? Best Practices for Creditors and Guarantors in Dealing with Post-Petition Relationships, ABI Journal November 2023.

Overview of Subchapter V: A Presentation to Columbus Bar Association (Winter 2023).

Is a Forbearance an “Extension of Credit” Triggering § 523(a)(2)? ABI Journal, June 2022.

“Third Party Releases” (2023 Rocky Mountain Bankruptcy Conference), September 2021.

“Creditors and Debtors Practice in Florida” – Fifth, Sixth and Seventh Edition (Chapter 3 – Enforcement of Secured Claims) (Present, annual editor since 2017).

Opinion Letters for Bankruptcy Lawyers: What You Need to Know Before Issuing a Third- Party Opinion Letter, ABI Spring Meeting, April 2019.

Carrot or a Stick: When Is Default Interest Not Equitable?, ABI Journal, May 2019

Advanced Issues for Assignment for Benefit of Creditors, Central Florida Bankruptcy Law Association, April 2019.

Tax Issues in Bankruptcy, IWIRC presentation in Miami and Tampa, May and October 2018.

Future-Advance Clauses: Saving Lien Priority and Perfection in Subsequent Loans, ABI Journal, Co-author, April 2018.

Narrowing the Scope of Spokeo, The Cramdown, Author, Summer 2017.

“Surcharge,” Presentation, Central Florida Bankruptcy Law Association, January 2017.

“Bankruptcy Ideas Worth Spreading - Understanding the Surcharge Test under 11 U.S.C. 506(c),” ABI TED TALK, December 2016.

The Harmonious Coexistence (or not) of the FDCPA and the BAPCPA The Florida Bar Out-of-State, co-author, Fall 2016.

Bankruptcy Is a Game Changer for Homeowner Associations, The Florida Bar Journal, 90 Fla.B.J. 96, June 2016.

Lien on Me: Requirements for Surcharge: Understanding the Benefit Test? ABI Journal, March 2016.

“Secured and Unsecured Creditors in Bankruptcy,” National Association of Credit Management (NACM), Speaker, October 2015.

FDCPA Limits Debt Buyers’ Windfall in Bankruptcy, The Cramdown (The Tampa Bay Bankruptcy Bar Association’s Quarterly Publication), Fall 2014.

“What’s the Emergency?” (Emergency Motions in Bankruptcy Court), U.S. Bankruptcy Court, Middle District of Florida, Quarterly Newsletter, Fall 2012.

Primer on Bankruptcy Noticing Issues, Central Florida Bar Law Association (CFBLA), Brown Bag Lunch, November 2012.

Notes from the Law Clerks, CFBLA Annual Bankruptcy Symposium, Fall 2011.

“Prepayment Premiums: Contracting for Future Financial Stability in the Commercial Lending Market”, Iowa Law Review, 90 Iowa L. Rev. 3, 1037 (March 2011).

Consumer Issues in Bankruptcy, <http://www.texasbarcle.com/Materials/Events/9432/122045.pdf> Summer 2009 (contributing).

## **EDUCATION**

**The University of Iowa College of Law**  
Juris Doctor

Iowa City, IA  
May, 2011

**Iowa Law Review,**

Contributing Editor 2010–2011. Published Note, “*Prepayment Premiums: Contracting for Future Financial Stability in the Commercial Lending Market*” (Spring, 2011).

**University of Iowa Center for Int’l Finance and Development**

Managing Editor 2010–2011. Student Writer 2009–2010. 2**James E. and Virginia L. Grier Real Estate Law Scholarship Recipient** (2010).

**Randy J. Holland Award for Corporate Scholarship Award** – For the best written scholarly paper on corporate law.

**The University of Iowa Tippie College of Business**

Dual B.B.A in Marketing and Management  
International Business Certificate  
Spanish Minor

Iowa City, IA  
August, 2002