



Chrisandrea L. Turner

Title: Member

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Chrisandrea (Chrissie) Turner is a partner and the service group leader of Stites & Harbison's Creditors' Rights and Bankruptcy Group. Chrissie concentrates her practice on complex insolvency matters, creditors' rights, and commercial litigation, representing lenders, secured creditors, and other stakeholders in Chapter 11 reorganizations, major commercial foreclosures, and distressed asset matters.

Known for her practical and strategic approach, Chrissie helps clients navigate challenging financial situations by delivering efficient, cost-effective, and creative solutions to complex business problems. Her litigation experience extends to receiverships, fraudulent transfer actions, liquidations, and accounts receivable collections.

Chrissie has significant experience representing creditors in a wide range of industries, including coal, equine, fuel and retail, multifamily housing, and agriculture, with particular experience involving USDA-backed loans and highly distressed collateral. Her depth of knowledge in restructuring and creditors' rights matters has earned the trust of clients facing significant financial and operational challenges. For her accomplishments in bankruptcy and creditors rights law, Chrissie has been recognized by *Chambers USA*® the past three years and by *The Best Lawyers in America*® since 2018.

CAPABILITIES

Practice Areas

- Bankruptcy
- Creditors' Rights & Bankruptcy
- Creditors' Rights, Out-of-Court Workouts & Commercial Litigation
- Health Care – Bankruptcy & Restructuring

RECENT ASSIGNMENTS

- Represented a USDA-approved lending institution in a complex Chapter 11 bankruptcy.
- Represented the largest creditor in a coal industry bankruptcy.
- Represented a lender in the foreclosure of multi-unit apartment complexes.
- Represented small business owners in the successful sale of ten stores to national retailer.
- Represented a lender in the restructuring and modifications of commercial agricultural loans.

BAR ADMISSIONS

- Kentucky
- U.S. Court of Appeals for the 6th Circuit
- U.S. District Court for the Eastern District of Kentucky
- U.S. District Court for the Western District of Kentucky

RECENT NEWS, ARTICLES & SPEAKING ENGAGEMENTS

- **Local Bankruptcy Rules: Kentucky (W.D. Ky.)**
Practical Law Bankruptcy & Restructuring, May 1, 2025 ,with [Brian R. Pollock](#)
- **Commercial Real Estate: A Looming Crisis of Workouts, Foreclosures, and Bankruptcies**
Kentucky Bar Association Annual Convention, Northern Kentucky Convention Center, May 9, 2024
- **Significant Bankruptcy Issue Pending Before U.S. Supreme Court**
Stites & Harbison Client Alert, April 4, 2024
- **Wage Garnishments and Client Responsibilities**
Speaker, Kentucky Paralegal Association Conference, November 2, 2023
- **Local Bankruptcy Rules: Kentucky (W.D. Ky.)**
,with [Brian R. Pollock](#) Practical Law Practice Note, Thomson Reuters, June 2023
- **Bankrupt Hemp Co. Can't Get Back Payments In Contract Row**
by Mike Curley, *Law360.com*, June 2, 2023
- **Local Bankruptcy Rules: Kentucky (E.D. KY)**
,with [Brian R. Pollock](#) Practical Law Practice Note, Thomson Reuters, August 2022

- **Local Bankruptcy Rules: Kentucky (W.D. Ky.)**
 ,with [Brian R. Pollock](#) Thomson Reuters Practical Law, May 2022
- **Chrisandrea Turner Chair of Stites & Harbison's Bankruptcy Service Group**
 by staff reporter, *Attorney At Law Magazine*, April 7, 2022
- **Bankruptcy Primer for In-House Counsel**
 Kentucky Bar Association Corporate Counsel Section, Lunchtime Webinar Series, November 9, 2021
- **Timing is Everything: A Creditor's Errant Conclusion as to an Executory Contract Leads to Claim Denial**
 Stites & Harbison Client Alert, May 7, 2021
- **The Coronavirus and Beyond: Strategies for Creditors During Uncertain Economic Times**
 Stites & Harbison Webinar, November 12, 2020
- **Ritzen Gives Bankruptcy Attys Comfort with Final Orders**
 by Vince Sullivan, *Law360.com*, January 17, 2020
- **Denial Of Stay Relief "Forms A Discrete Procedural Unit" That Must Be Immediately Appealed**
 Stites & Harbison Client Alert, January 15, 2020
- **Working Parents**
 panel speaker, presented by Women's Law Caucus, University of Kentucky College of Law, March 27, 2019
- **Fair Debt Collection Procedures Act - What you Need to Know**
 National Business Institute Seminar, June 5, 2018
- **Fair Credit Reporting Act - Advice to Businesses**
 National Business Institute Seminar, June 5, 2018
- **What to do when the Subcontractor is financially troubled, or worse, files bankruptcy?**
 Construction Seminar, September 13, 2017
- **How to Effectively Use Outside Counsel and Save Attorney Fees**
 Creditors' Rights & Bankruptcy Seminar, Keeneland Race Track, Lexington, KY, April 13, 2017
- **Without Consent of Skipped Creditor**
 Stites & Harbison Legal Update, March 24, 2017
- **Money Back Guarantee?**
 American Bankruptcy Institute, Southeast Bankruptcy Workshop, July 2016
- **Hot Topics in Banking and Real Estate Litigation**
 ,with [W. Blaine Early III](#), [Brian R. Pollock](#) and [Richard A. Vance](#) Keeneland, April 23, 2015
- **What it means when your Subcontractor files bankruptcy**
 Construction Seminar, March 18, 2015
- **Recovering Your Goods From a Bankrupt Buyer**
The Goods, Kentucky Association of Manufacturers, February/March 2015

- **Collection Law from Start to Finish**
National Business Institute, Lexington, Ky., May 6, 2014
- **Protecting the Lender: Strategies for Lending to Health Care Providers**
Presented April 10, 2014
- **Protecting Creditors' Rights**
speaker, Sterling Education Services, September 2013
- **Recent Bankruptcy Ruling on Unrecorded Mortgage Gives Bank Win Over Trustee**
Stites & Harbison Client Alert, September 11, 2013
- **Non-wage Garnishments to Set-off**
Financial Institutions seminar, Keeneland, April 2013

FIRM LEADERSHIP

- Creditors' Rights & Bankruptcy Service Group, Chair
- Lexington Office Recruiting Committee, former Chair

MEMBERSHIPS

- American Bankruptcy Institute
- American Bar Association
- Kentucky Bar Association, Bankruptcy Section, Chair
- Fayette County Bar Association,
 - Women Lawyers Association
- Leadership Kentucky,
 - Class of 2013
 - Leadership Kentucky Alumni Association
- International Women's Insolvency & Restructuring Confederation
- Women Leading Kentucky (2015-18)y

COMMUNITY INVOLVEMENT

- Lexington-Fayette Urban County Government, Ethics Commission, Greater Chamber of Commerce Representative (Dec. 2024 – present)
- Leadership Kentucky, Board of Directors (2015-present); Executive Committee (2022-24)
- Leadership Lexington, Class of 2013
- Dv8 Vocational Training Foundation, Board of Directors (2022-present)

EDUCATION

- University of Kentucky College of Law J.D., *cum laude* 1998
- University of Kentucky B.A., Political Science, 1994
- Kentucky Administrative Office of the Courts Civil Mediation Training

MORE THAN STITES & HARBISON

Chrissie is an active board member of Dv8 Vocational Training Foundation which focuses on second chance employment opportunities to those in substance abuse recovery. She loves cooking for family, traveling with her daughters, and walking her golden retriever.

ACCOLADES

- *Best Lawyers in America*®[®], Bankruptcy & Creditor-Debtor Rights / Insolvency & Reorganization Law; Commercial Litigation; Litigation - Bankruptcy (2018-26)
- *Chambers USA*, "America's Leading Lawyers for Business," Bankruptcy/Restructuring (2024-26)
- Lawdragon 500 Leading U.S. Bankruptcy & Restructuring Lawyers (2020, 2022-23)
- Lawdragon 500 Leading Global Bankruptcy & Restructuring Lawyers (2024-26)