

Heather LaSalle Alexis

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She/Her

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About Heather

Heather represents clients in bankruptcy and creditors' rights, as well as complex commercial loan workouts, enforcement matters, and commercial disputes. She also advises secured and unsecured creditors in consumer and commercial bankruptcy proceedings.

In addition, Heather represents clients in bankruptcy law matters and deals with escrow, repossession, and bankruptcy accounting issues. She also helps lenders negotiate and draft complex workouts, forbearances, amendments, extensions, and waivers involving real estate loans, vessel loans, agented and syndicated loans, as well as asset-based lending loan facilities.

Heather also represents creditors in sequestration/replevin of financed equipment, the recovery of leased equipment under the Louisiana Lease of Movable Act, and deficiency actions matters. She draws on her experience working with distressed loans in the middle market and energy sectors at a national bank to craft solutions for her clients.

Heather's Affiliations

- American Bankruptcy Institute, Advisory Board for the Southwest
- International Women's Insolvency & Restructuring Confederation (IWIRC), Louisiana Chapter, Co-Chair
- Leadership Council on Legal Diversity (LCLD), Fellow, 2016
- Louisiana State Bar Association, Bankruptcy Section, Secretary/Treasurer

Areas of Focus

Industries: Automotive Financial Services; Consumer Financial Services; Financial Services; Real Estate

Services: Bankruptcy, Workout Strategic Planning & Restructuring; Corporate & Transactions; Litigation & Trial; Real Estate Transactions & Lending

Experience

- Hinshaw provides full-service legal representation for one of the largest US banks and financial services companies retail bank litigation team. These matters involve every possible aspect of retail bank lending and potential claims that may arise, including claims involving pay-on-death accounts, subpoenas seeking customer records, claims involving fraudulent check endorsement, and claims involving deposits and account transactions. The team routinely assists the bank in defense of claims in a variety of courts, leveraging our team's deep knowledge of UCC Article 3 and Article 4 defenses, as well as Louisiana banking law.
- Provides close coordination with credit union client's legal department and impacted business units to implement recommended enhancements to the client's bankruptcy servicing practices, policies, procedures, consumer correspondence, and related processes across all product lines. The Hinshaw team also continues to provide advice regarding various consumer lending compliance matters, deliver monthly state law updates impacting motor vehicle repossessions, and advise on supervisory examination matters.
- Represented a large bank and financial services company in connection with the negotiation, documentation, closing and implementation of significant amendments to a collection of more than \$20 million commercial loans secured by twelve mortgages on real property, Uniform Commercial Code (UCC) filings on other types of collateral, with more than 70 guarantors. The team's strategic advice and negotiation significantly reduced the bank's potential exposure and secured a large paydown of the loans, which was a priority for bank management.
- Represented a large bank and financial services company in the Chapter 11 bankruptcy proceeding of a towing company. The plan initially contemplated the assumption of the bank client's lease in connection with six barges; however, on the morning of confirmation, the debtor amended the plan to reject the leases, leaving the bank's claim as unsecured to be paid out at less than 1%. The Hinshaw team successfully negotiated a quick turnover of the barges to allow the bank to quickly sell the collateral before other similar collateral subject to other rejected leases flooded the market. Thereafter, the team assisted the bank client in recovering the balance owed from the guarantor (less the small amount that will be paid on the unsecured claim) of the lease obligations.
- Hinshaw is regional counsel for a large bank and financial services company for all bankruptcy/work-out litigation and threatened litigation related to their small business loan portfolio. The financial products generally relate to SBA loans to small to mid-size businesses. The team has handled or supervised hundreds of cases for the bank client in New York, Louisiana, Texas, and Florida. The cases primarily involve

federal bankruptcy codes and federal and state banking statutes, including state-specific consumer laws and regulations and state common law claims.

Recognition

- *The Best Lawyers in America*®, Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law, 2023 – 2026; Commercial Litigation, 2023; Ranking also featured by *Biz New Orleans* in their annual Best Lawyers in New Orleans supplement
- *New Orleans Magazine*, Top Lawyers, Bankruptcy; Creditor Debtor Rights/Insolvency and Reorganization Law, 2023
- *Louisiana Super Lawyers*, Rising Star, 2016 – 2017
- *New Orleans CityBusiness*, Ones to Watch, 2017

Credentials

Education

Loyola University New Orleans College of Law, JD, *cum laude*, 2007

Louisiana State University, MPA, 2000

Louisiana State University, BA, 1998

Bar Admissions

Louisiana

Court Admissions

US Court of Appeals for the Fifth Circuit

US Bankruptcy Court for the Eastern District of Louisiana

US Bankruptcy Court for the Middle District of Louisiana

US Bankruptcy Court for the Western District of Louisiana

US District Court for the Eastern District of Louisiana

US District Court for the Middle District of Louisiana

US District Court for the Western District of Louisiana

Interests

Did you know...

If Heather were looking to switch careers, she would consider interior design or running a bakery. Watch out, La Boulangerie!

Thought Leadership

Presentations

- Co-Presenter, “Bankruptcy Basics: What Every Auto Finance Company Needs to Know,” Hinshaw & Culbertson LLP, Webinar, November 16, 2023
- Panelist, “Latest Trends in Auto Finance: Insights on Key Issues Facing Lenders Today,” Hinshaw & Culbertson LLP, Virtual Event, November 30, 2021
- Co-Presenter, “ABI Commission on Consumer Bankruptcy Report,” 2019 Consumer Finance Legal Conference, New Orleans, Louisiana, October 15, 2019
- Panelist, “Ethics Roundtable,” ABI Southwest Bankruptcy Conference, Las Vegas, Nevada, September 8, 2018
- Co-Presenter, “FCRA and the CFPB: Managing Credit Reporting Disputes, Litigation, and Bankruptcy Reporting; Metro 2 Updates,” 16th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, October 12, 2017
- Co-Presenter, “Hot Topics in Auto Finance Servicing: Onboarding, Repos, and Bankruptcy Challenges, 16th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, October 12, 2017
- “Secured Lending Basics, Enforcement Options, Executory Contracts in Bankruptcy, and Select Bankruptcy Plan Issues,” Presentation to Financial Institution Client, August 23 and 24, 2017

Publications

- Co-Author, “Top 11 Tips for Lenders Navigating Commercial Loan Modifications in Response to the COVID-19 Outbreak,” *Client Alert*, March 24, 2020

Events

- Driving Ahead Auto Finance Seminar: Insights from Industry Leaders, May 16, 2024
- Driving Ahead: Auto Finance Insights from Industry Leaders, Thursday, May 4, 2023

Press Releases

- 102 Hinshaw Lawyers Recognized in 2026 Editions of *The Best Lawyers in America*® and *Ones to Watch*™, Aug 21, 2025
- 105 Hinshaw Lawyers Recognized in 2025 Editions of Best Lawyers in America and Ones to Watch, Aug 15, 2024
- Three Hinshaw Partners Recognized by New Orleans Magazine as 2023 Top Lawyers, Nov 1, 2023
- 101 Hinshaw Lawyers Recognized in 2024 Editions of Best Lawyers in America and Ones to Watch, Aug 17, 2023
- Eighty-Seven Hinshaw Lawyers Recognized in 2023 Editions of Best Lawyers in America and Ones to Watch, Aug 18, 2022

Webinars

- Bankruptcy Basics: What Every Auto Finance Company Needs to Know, Thursday, November 16, 2023
- Latest Trends in Auto Finance: Insights on Key Issues Facing Lenders Today, November 30, 2021 | 12:00 p.m. Central

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