



Ann K. Chapman

SPECIAL COUNSEL

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My Assistant

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Ann Chapman has nearly forty years of experience in the bankruptcy field. She specializes in representing individuals and small businesses in Chapter 7 (liquidation) and Chapter 13 (wage earner and small business reorganization) cases, with a primary focus on debtor representation.

Ann has earned recognition for her professional achievements, including her public speaking on bankruptcy topics at regional and local levels, her pro bono efforts, and her professionalism as a member of the bar. She has maintained an A/V rating from Martindale-Hubbell for over 25 years and has been named a Super Lawyer in the consumer area for more than a decade. In 2014, she received the William N. Stiles Award from the Debtor-Creditor section, honoring her significant contributions to the section and the public.

Practices

**Business Restructuring and
Bankruptcy**

Consumer Bankruptcy

Education

J.D., William Mitchell College of Law
top 1/3 in class

B.S., University of Minnesota, with
distinction

Admissions

- Oregon State Bar
- United States Court of Appeals for the District of Oregon
- United States Court of Appeals for the Ninth Circuit

Honors

- Best Lawyers in America® Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law (2018 – 2025)
- William N. Stiles Debtor-Creditor Section AWARD OF MERIT (2014)
- AV® Rated Martindale-Hubbell® since 1996 (Highest Rating)
- Martindale-Hubbell® Bar Register – Preeminent® Law Firm AV

"I have to thank you again for all of your hard work, knowledge, time, and help you have provided me (getting through all this)! I truly appreciate what you have done. I think you are the best expert! I couldn't have found anyone better."

"Ann, I know this is your business, but I can't tell you what your guidance has meant to Pat and me through this bankruptcy process. Your compassion and understanding have really made swallowing our fate a bit easier. So, thank you. You have a thankless job at times but know we are so appreciative!"

"A note to say thank you for your help during a most difficult time in my life. You and your staff attended to everything in a fashion that gave me total confidence in you and them. I dreaded Friday for months and it went so well. You are great!!! And please pass this on to your staff... they always treated me with respect and knew who I was when I called and enabled me to feel good about calling. Have a great week. If there is ever anything I can do for you please do not hesitate to ask."

"Ann and her staff's top-notch professionalism with an unexpected but very appreciated warm personal touch during a rough patch in our lives AND an experience that was based on a workable plan that now has become our daily habit as we close this chapter and move on into a brighter future. A triple-combination that delivers success! Thanks!"

"Thank you for being an awesome attorney and helping me get through a really bad time! I will always be grateful for your kindness and patience with my payment plan."

"Thanks again to Ann Chapman and the team there for their grace and their professionalism, courtesy, and excellent work at every turn."

"I wanted to send you a note and thank you for the support and help you have given to me over the past five years. Your caring and listening ear really helped me through this. I appreciate it so much. Going through bankruptcy was a learning experience for me. I know once I can find employment somewhere I will be OK with my spending. I am not perfect, but I am so much better."

Rating since March 1992 and personal lawyer AV rating in May of 1997

- Oregon Super Lawyers®
Bankruptcy: Consumer (2010 – 2025)

THE ADVANTAGE OF WORKING WITH ME

In my client interactions, I emphasize clear and concise communication, ensuring transparency throughout our legal journey together. I approach each case with empathy, aiming to provide stability and support during what can be a challenging time. Integrity is foundational to my practice, fostering trust and reliability in every aspect of my work. I adopt an efficient, detail-oriented legal approach, crafting personalized representation that aligns with each client's unique financial circumstances. I am dedicated to delivering competent and compassionate advocacy to my clients.

PUBLICATIONS

- ["Quantum Leap! Oregon's Increased Homestead Exemption Makes Up For Lost Ground."](#) Co-author, *OSB Debtor-Creditor Section Newsletter* (Spring 2024)
- Bankruptcy and Family Law, Co-author, *21 Oregon State Bar Continuing Legal Education; Family Law Section 21.1* (2002)
- "Practicing Law from the Heart," Author, *William Mitchell Magazine* (Spring 2001)
- "Sacred Duty," Author, *Oregon State Bar Bulletin* (Aug/Sept 2000 issue)
- "Letter to a Law School Graduate," Author, *Willamette Law Review* (Spring 1999)
- "Reflections on Professionalism," Author, *Oregon Debtor-Creditor Newsletter* (Fall 1998, p 3)
- "Avoiding Malpractice Traps: Avoiding Judicial Liens," Co-Author, *In Brief* (Oct. 1994, p 1)
- Columnist – various articles, *Oregonian*
- Quoted numerous times on bankruptcy topics: *Oregonian*, *Portland Tribune*, *Business Journal*, *Willamette Week*

SPEAKING ENGAGEMENTS

- Oregon State Bar
- Oregon Law Institute
- Northwest Bankruptcy Institute
- American Bankruptcy Institute
- Multnomah Bar Association
- National Business Institute
- Willamette University College of Law

- Pro Bono Clinic
- Professional Women's Group, Dress for Success
- Oregon Attorney Assistance Program
- Cable Television Program, Legal Links, Oregon State Bar
- Interview, Portland Monthly Magazine (February 2008)
- Interview, OPB Radio, Oregon Territory – Bankruptcy (2005)
- Interviews, KGW, Channel 8, Bankruptcy, Joe Smith Business Segment
- Interviews, KEX Radio, Foreclosure, Bankruptcy
- Interview, KXL Radio, Bankruptcy Reform Act 2005, Lars Larson
- Interview, KXL Radio, Foreclosure Crisis, Brian Bushlach

ORGANIZATIONS

Professional Organizations

- Pro Bono Clinic, since its inception over 15 years ago
 - Volunteer
 - Mediator
- Oregon State Bar
 - Credit Abuse Resistance Education Committee (C.A.R.E.), Debtor-Creditor Section
 - Past Chair – Executive Committee, Debtor-Creditor Section
 - Chair, Professionalism Committee, Debtor-Creditor Section
 - Co-Chair, CLE Committee, Debtor-Creditor Section
 - Treasurer – Executive Committee, Debtor-Creditor Section
 - Secretary – Executive Committee, Debtor-Creditor Section
 - Member at Large – Executive Committee, Debtor-Creditor Section
 - Chair, Consumer Law and Chapter 13 Subcommittee, Debtor-Creditor Section
 - Organizing Committee for Portrait Hanging Ceremony for U.S. Bankruptcy Judges, Debtor-Creditor Section
 - CLE Committee, Debtor-Creditor Section
- Member, WOMBATS (Women Bankruptcy Attorneys)
- Consumer Law and Chapter 13
- Merit Screening Committee Member, Ninth Circuit Executive's Office
- William Mitchell Second Century Society
- Pro Bono Committee

- Advisory Board Member, Past Director, Past President
- Portland Alano Club
 - Endowment Committee

PERSONAL INTERESTS

Ann is an avid golfer who has competed as an amateur since 2014, initially with the Executive Women's Golf Association (EWGA) and later with the LPGA Amateurs after the EWGA acquisition in 2018. She was part of the EWGA team "The Green Gang," which won the EWGA Cup Championship at the Reunion Golf Resort in Orlando, Florida, competing against 36 other teams. Later, Ann and four teammates from "The Green Gang" joined three others to form the "Oregon Birdie Hunters." This team went on to win the 2022 LPGA Amateur Cup at Horseshoe Bay Golf Resort in Texas, becoming two-time national champions in amateur team match-play competition.

Ann continues to actively participate in golf tournaments.