



Highly organized and detail-oriented, Annette England is a “Jill of all trades” if you will, as she has a purposefully diverse practice, where she is able to advise and represent clients with their business, consumer, commercial, bankruptcy, and creditors' rights-related issues.

Annette is sought after by her fellow practitioners for her rather unique ability to dig into any case, deal or matter, figure out what's happening, and help strategize and work toward a resolution. Her biggest strength is in her ability to craft poignant and tailored, written arguments – in the form of briefs, motions, depositions and the like – to best advocate for her clients.

The extent of Annette's extensive experience ranges from handling workouts and loan restructurings, to representing secured and unsecured creditors in bankruptcy cases, with consumer protection statutes and the like, to guiding clients through internal and government investigations and commercial and civil litigation.

Respected by her clients and colleagues alike, Annette is reliable and trustworthy and has become indispensable for certain matters. That is not only for the caliber of work she provides, but also for her knowledge of the in-house environment, having taken secondments with two global firm clients.

Finance and Bankruptcy

Annette regularly handles sophisticated high-exposure cases, defending multinational banks, national loan originators and servicers against claims arising under federal and state consumer protection statutes, including the Fair Credit Reporting Act (FCRA), Telephone Consumer Protection Act (TCPA), Real Estate Settlement Procedures Act (RESPA), Fair Debt Collection Practices Act (FDCPA), and Truth in Lending Act (TILA).

Additionally, she represents financial institutions in cases involving commercial lending disputes, priority of security interests, commercial loan

Annette England

Of Counsel

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EDUCATION

Central Michigan University, (B.S.),
finance

Western Michigan University Cooley Law
School, (J.D.), cum laude

BAR ADMISSIONS

Indiana

COURT ADMISSIONS

U.S. Court of Appeals for the Seventh
Circuit

U.S. Bankruptcy Court for the Northern
District of Indiana

U.S. Bankruptcy Court for the Southern
District of Indiana

U.S. District Court for the Northern
District of Indiana

U.S. District Court for the Southern
District of Indiana

U.S. Bankruptcy Court for the Northern
District of Illinois

U.S. Bankruptcy Court for the Central
District of Illinois

U.S. Bankruptcy Court for the Southern
District of Illinois

U.S. District Court for the Northern
District of Illinois

U.S. District Court for the Central District
of Illinois

U.S. District Court for the Southern
District of Illinois

LANGUAGES

English

workout litigation and defense of mortgage fraud claims, as well as receivers in commercial foreclosures and special servicers throughout the United States.

She also assists secured and unsecured creditors in bankruptcy cases and adversary proceedings, real estate foreclosures, repossessions, prosecution of commercial collection actions, consumer protection statutes, landlord/tenant litigation, and mechanic's lien foreclosures, as well as with workouts and loan restructurings.

Litigation and Government Investigations

Annette skilled in counseling clients through the challenging process of internal and government investigations, including with the Department of Justice (DOJ), and she advocates for her business clients when they are facing civil, commercial and even certain white collar litigation issues. She also regularly litigates breach of contract claims.

Additionally, Annette counsels companies regarding risk management as well as litigation avoidance and dispute resolution strategies.

Business and Contracts

In addition to her extensive litigation practice, Annette advises clients on purchasing and procurement issues and assists with the drafting and negotiating a wide range of M&A and other contracts.

Prior to joining Barnes & Thornburg, Annette gained targeted experience – which has been beneficial throughout her tenure at the firm – as a Deputy Attorney General in for the Indiana Attorney General's Office. In that role, she was responsible for representing various state agencies in virtually all aspects of litigation and dispute resolution.

Professional and Community Involvement

Member, American Bankruptcy Institute

Member, IndyBar

Volunteer, IndyBar's Ask a Lawyer Program

PRACTICES

Aviation and Unmanned Aerial Vehicles

Bankruptcy

Corporate

Creditors' Rights, Restructuring and Bankruptcy

Finance, Insolvency and Restructuring Litigation

Litigation

Receiverships

INDUSTRIES

Financial Services