



Jane H. Downey

Of Counsel

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As an experienced bankruptcy attorney, Jane Downey has more than 30 years of experience in guiding financial institutions, businesses, and individuals through complex bankruptcy and restructurings.

Certified by the South Carolina Supreme Court as a specialist in bankruptcy and debtor/creditor law, Ms. Downey brings more than 30 years of experience in representing individual and business debtors and creditors in commercial and consumer bankruptcy matters. Ms. Downey is also certified as a specialist in business bankruptcy by the American Board of Certification.

Ms. Downey has represented clients both in and outside formal proceedings. She has extensive experience in corporate restructurings, representing debtors, secured lenders, unsecured creditors, and other parties in connection with bankruptcies, receiverships, out-of-court workouts, and other related bankruptcy litigation. She has led corporate clients, landlords, doctors, car dealerships, farmers, realtors, and developers, among others, through financial restructurings and reorganizations under Chapters 7, 9, 11, 12, and 13 of the United States Bankruptcy Code.

Ms. Downey is certified by the South Carolina Supreme Court as a mediator and arbitrator, and is currently on the U.S. Bankruptcy Court for the District of South Carolina's list of mediators. She is a frequent speaker and author on bankruptcy topics and very active in her community. In 2024 and 2022, Ms. Downey was voted as the "Best Bankruptcy Lawyer" in Lexington County, South Carolina, by the readers of the *Lexington County Chronicle*. She was selected to *Lawdragon's* 500 Leading U.S. Bankruptcy and Restructuring Lawyers list in 2020, 2022, 2023, and 2024 and has been included in South Carolina Super Lawyers in bankruptcy since 2008.



Representative Matters

- Filed the first Chapter 11 Subchapter V case confirmed in South Carolina.
- Represented a corporate owner of patent and intellectual property in bankruptcy attempting to preserve assets to pay creditors in full.
- Successfully argued for a client before the Fourth Circuit Court of Appeals on a pro bono basis.
- Represented small businesses and owners in Chapter 7 bankruptcies to wind down operations.
- Negotiated on behalf of businesses and guarantors attempting to avoid bankruptcy following the closure of the business.
- Consulted with corporate owners on bankruptcy and restructuring options.
- Represented individuals with tax problems in Chapter 7 bankruptcies.
- Represented individual mortgage financiers and domestic support recipients in consumer bankruptcy cases.
- Represented defendants in foreign judgment proceedings.
- Represented individuals and companies on both sides of foreclosure proceedings.
- Defended and counseled individuals in Chapter 7 litigation brought by trustees.
- Defended and counseled clients in adversary actions and contested motions in bankruptcy court in Chapter 7, 11, and 13 cases.
- Assisted companies and individuals in filing and pursuing claims in bankruptcy court.
- Defended and filed suit for small businesses in state court, including collection matters.



Professional Honors & Activities

- AV® Preeminent™ Peer Review Rated by Martindale-Hubbell
- Listed in *The Best Lawyers in America*® for Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law (2025)
- Selected to South Carolina Super Lawyers (2008 – present)
- Selected to the 2025, 2024, 2023, 2022, and 2020 Lawdragon 500 Leading U.S. Bankruptcy and Restructuring Lawyers
- Avvo Superb Rating (2012 – present)
- Selected to Legal Elite (2020 – 2024)
- Selected to *Lexington Chronicle's* Best Bankruptcy Attorney (2024, 2025)
- Selected to *Columbia Business Monthly's* Legal Elite of the Midlands (2010 – 2016, 2020)
- Named a "Top Attorney in South Carolina" by *Columbia Living Magazine* (2013 – 2016)
- Member – Commercial Revolving Loan Fund Committee, Columbia's Office of Business Opportunities (2024 – 2026)
- Member – J. Bratton Davis Bankruptcy American Inn of Courts (2018 – present)
- Member – International Women's Insolvency and Restructuring Confederation (IWIRC) (2014 – present)
 - At-Large Director (2021 – 2022)
 - Network Chair (2019 – 2021)
- Member – American Bankruptcy Institute (ABI) (1996 – present)
 - ABI Southeastern Seminar Advisory Board (2015 – present)
- Turnaround Management Association (TMA) (2016 – present)
 - Executive Committee (2022 – present)
 - Chair, TMA NOW (2019 – present)
- Member – South Carolina Supreme Court's Bankruptcy and Debtor-Creditor Law Specialization Advisory Board (2003 – 2009)
 - Chair (2005 – 2009)
 - Certified Specialist (1996 – present)
- Member – South Carolina Bankruptcy Law Association (past President; Vice President; Secretary; Treasurer; Chair, Convention and Seminar Planning Committee; Board of Directors Member; Incorporating Attorney; past Chair, Public Service Committee; and past Member, Convention and Seminar Planning Committee)
- Member – South Carolina Bar Association (1990 – present)
 - Pro Bono Committee (Member, 2009 – present)
 - Consumer Law Council Section (Delegate, 2021 – 2022; past Chair, 2020 – 2021; Chair, 2019 – 2020; Chair-Elect, 2018 – 2019; Secretary, 2017 – 2018)
 - Solo and Small Firm Section of South Carolina Bar (Section Delegate, 2006 – 2008; Chair, 2005 – 2006)
- Member – American Bar Association
- Article Editor – South Carolina Lawyer (2009 – present)
- Member – Commercial Revolving Loan Fund (CRLF) Committee, City of Columbia Office of Business Opportunities
- Past Member – National Association of Consumer Bankruptcy Attorneys
- Appointee – Committee on Chapter 13 Issues, by the United States Bankruptcy Court for the District of South Carolina (2012 – 2014)
- Appointee – Committee of South Carolina Bar Probate and Estate Council to study Uniform Trust Code and make a recommendation to the South Carolina legislature by 2005 whether to adopt the Code in South Carolina (Legislature adopted recommendations)
- Qualified candidate for Circuit Court Judge by Judicial Merit Selection Commission (2003)



Community Activities

- Court Liaison Board Member – CARE (Credit Abuse Resistance Education) (2021 – Present)
- Member – Women in Philanthropy (2017 – Present)
- Volunteer – South Carolina Supreme Court's Lawyer Mentoring Program (2016 – Present)
- Volunteer – South Carolina Bar's Ask-a-Lawyer Program (2007 – Present)
- Volunteer – South Carolina Bar Pro Bono Program (1990 – Present)
- Appointee – Bicycle Pedestrian Advisory Committee, City of Columbia (2016 – 2019)
 - Co-founder – Open Streets Columbia
- Member – Sertoma Club (2016 – 2018)
- Former Member/Participant – U.S. Tennis Association (USTA)



Publications

- Co-author – "Modern Day Meals on Wheels: The Food Truck Surge," *South Carolina Lawyer Magazine* (September 2018)
- Author – "Adjusting to and Navigating the New Bankruptcy Forms: A Debtor Attorney's Perspective," American Bankruptcy Institute; republished summer 2016, Turnaround Management Association (TMA) Carolinas newsletter (April 2016)
- Co-author – "Best Practices for Filing Chapter 13: Leading Lawyers on Examining Today's Consumer Bankruptcy Trends and Preparing a Thorough Chapter 13 Filing," *Aspatore* (2016)
- Co-author – "Chapter 7 Commercial Bankruptcy Strategies: Leading Lawyers on Analyzing the Trends, Strategies, and Risks in Chapter 7 Liquidations," *Aspatore* (2015)



Speaking Engagements

- Panelist – "Title Vehicles Roundtable," Equipment Leasing and Finance Association (ELFA) 2025 Legal Forum (May 2025)
- "Executory Contracts - Take it or Leave it," South Carolina Bankruptcy Law Association (April 2025)
- "Relevant Issues in Commercial and Consumer Bankruptcy," South Carolina Bar Association Program (February 2025)
- "Relevant Issues in Bankruptcy for the Seasoned Insolvency Professional," South Carolina Bar Webinar (November 2024)
- "Catching Cash Like Randy Moss," 2024 Masters-In-Equity Bench Bar, South Carolina Bar (October 2024)
- "Law Talk: Consumer Law & Debt Collection," Cayce-West Columbia Library (November 2023)
- Moderator – "Crypto for Consumer Attorneys," 28th ABI Southeast Bankruptcy Workshop (July 2023)
- "Basics of Bankruptcy," South Carolina Women's Law Association (SCWLA) (July 2023)
- "Bankruptcy Law," Midlands Technical College (March 2023)
- "Office Efficiency/Time Management," New Attorney/Paralegal Workshop (February 2023)
- Moderator/Speaker – "When Your Hair has More Silver than Your Pocket: Bankruptcy Issues Involving the Elderly," American Bankruptcy Institute (ABI) Southeast (July 2022)
- "Are we Digging a Grave or Moving to Higher Ground: Real Estate and Bankruptcy," 2022 South Carolina Bar Convention (January 2022)
- "Bankruptcy Basics," Lexington County Bar Association CLE (August 2021)
- "Killing 3 Birds with One Stone: When Mom, Pop and the LLC Need to File Bankruptcy," ABI Southeast (July 2020)
- Seminar Coordinator/Moderator/Planner – "New and Evolving Topics in Consumer Law Practice Involving the Little Guy in the Big Pond with Regard to the CFPB, Student Loans and Enforcement of Judgments," Consumer Law Section Seminar, South Carolina Bar (January 2020)
- Co-presenter – "Incarceration, Vendettas and Other Tall Tales: Domestic law and Bankruptcy," SCBLA Annual Meeting (March 2019)

- Co-presenter – "The Collision of Consumer Protection Law and Bankruptcy: Creative Solutions for a Way Out," Consumer Law webcast (January 2019)
- Direct Examination Podcast Women's Roundtable (December 2018)
- Panelist – "Appeals in Consumer Bankruptcy," ABI Southeast (July 2018)



Mediation Activities

- Certified Mediator by the U.S. District Court for the District of South Carolina
- Certified Mediator and Certified Arbitrator by South Carolina Supreme Court



Education

- Emory University School of Law, J.D., 1990
- Furman University, B.A., 1987, cum laude



Admissions

- South Carolina, 1990
- U.S. District Court for the Southern District of Texas, 2023
- U.S. District Court for the South District of South Carolina, 1991
- U.S. Court of Appeals for the Fourth Circuit, 1991