

Hannah Russell Torres

Associate

Hannah Torres represents U.S. lenders in negotiating and documenting financing transactions of all types and sizes, including single bank and syndicated commercial loans, real estate loans, asset-based financings, secured revolving lines of credit, and loans secured by multiple properties and collateral in different states. She also regularly represents financial institutions in construction lending transactions, including acquisition and development. Hannah's clients include private and public companies of all sizes, national, regional, and community banks, nontraditional lenders, finance companies, lessors, and developers.

In addition to her finance practice, Hannah has extensive experience representing lenders in loan restructuring and workouts, including foreclosures and receiverships. As a litigator, she represents both creditors and landlords in creditors' rights proceedings. She has represented clients in bankruptcy, state, and federal courts across the country.

Hannah's experience includes:

- Representing numerous national banks through documentation and closing of commercial loans of all types, including commercial real estate loans;
- Representing commercial landlords in connection with litigation for unpaid lease obligations against tenants and guarantors;
- Preparation of complex appellate briefs;
- Representing national lending institutions and banks in connection with receiverships over commercial properties and assets with an aggregate value exceeding \$75 million; and
- Representing individuals and businesses of all sizes and industries in complex civil disputes.

Legal Services

- Business Law
 - Commercial Financial Services
- Bankruptcy, Restructuring, and Creditor's Rights
- Banking & Financial Institutions
 - Bankruptcy and Creditors' Rights for Financial Institutions

Education and Honors

- Sandra Day O'Connor College of Law (J.D., *cum laude*, 2015)
 - *Arizona State Law Journal*, Associate Editor
 - Research Assistant to Professor James Weinstein
 - Legal Research & Writing Teaching Assistant to Professor



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Andrew Carter

- William H. Pedrick Scholar
- University of New Mexico (B.A., *summa cum laude*, 2012)
 - Majors: History and Political Science

Bar Admissions

- Arizona

Court Admissions

- U.S. District Court, District of Arizona

Professional and Civic Activities

- Urban Land Institute Arizona, member
- Law Clerk to the Honorable Ann A. Scott Timmer, Arizona Supreme Court, 2015, 2016
- Pro Bono Attorney, Arizona Justice Project, handling post-conviction proceedings, 2017-present
- Arizona Bankruptcy American Inn of Court, member, 2016-2018
- Capitol School Homeroom Program, volunteer

Professional Recognition

- Listed in *The Best Lawyers in America*® "Ones to Watch" (2021, 2022, Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law)