

OVER THE MOUNTAIN LAW CENTER

David W. Cybak



Over the Mountain Law Center

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Practice Areas:

- * Consumer Bankruptcy
- * Business Bankruptcy
- * Insolvency Law
- * Commercial Law

Licensure:

- * Alabama
- * U.S. District Court, Northern District of Alabama
- * Illinois
- * U.S. District Court, Northern District of Illinois

Dave Cybak is a principal and one of the founding attorneys at Over the Mountain Law Center. He has over 13 years experience in the areas of Bankruptcy, Debt Collection and Creditor's Rights Litigation. Before opening Over the Mountain Law Center, and becoming a Debtor's attorney, Dave was a Creditors' attorney, representing several large national auto finance lenders, banks, credit unions, and title insurers in debt collection actions and actions to recover possession of their collateral. Over the years, Dave vigorously represented these Creditors in thousands of bankruptcy cases *against* consumer Debtors. He has a thorough understanding of all aspects of Bankruptcy Law, and was a frequent lecturer in seminars given to the legal staffs at several of his auto finance lender clients. Dave's experience as a former Creditors' attorney gives him a unique advantage in representing consumer Debtors, as he is familiar with most of the tactics and strategies that are used against Debtors in bankruptcy cases. Dave knows how your adversaries think, and is able to anticipate their next move.

Dave also has extensive experience in the areas of Mortgage Foreclosure Law, Title Insurance Litigation, Real Estate Litigation and General Commercial Litigation.

Education:

- * J.D., The John Marshall Law School (Chicago, Illinois), 2001
- * B.A., Stetson University (DeLand, Florida), 1998

Seminars:

- * Speaker: "Defending Auto Lenders' Claims in Bankruptcy", Client Seminar (2004)

Noteworthy:

- * Dave is the proud recipient of the 2000 American Bankruptcy Institute Excellence Award.
- * While in high school at Loyola Academy in Wilmette Illinois, Dave was a competitive golfer and Chicago Catholic League Golf Champion in 1994.

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