



Heather M. Thacker, Esq.  
DelCotto Law Group PLLC  
200 North Upper Street  
Lexington, Kentucky 40507  
T: (859) 231-5800  
DD: (859) 251-7152  
Fax: (859) 281-1179  
[hthacker@dlgfir.com](mailto:hthacker@dlgfir.com) |  
[www.dlgfirm.com](http://www.dlgfirm.com)

## Heather M. Thacker

### **Chapter 11 Bankruptcy and Chapter 11 SubChapter V Bankruptcy**

- Debtor representation in SubChapter V cases in various industries
- Representation of companies and individuals in obtaining confirmation of chapter 11 plans of reorganization and asset sales in a variety of industries including coal, trucking, pharmaceutical, nursing homes and assisted living, retail, manufacturing, food, service, and real estate
- Local counsel for creditor committee in chapter 11 case
- Representation of creditors in the filing of an involuntary petition
- Creditor representation in obtaining dismissal of chapter 11 case filed in bad faith as litigation tactic
- Preference defense

## **Chapter 12 Bankruptcy**

- Representation of family farmers in chapter 12 bankruptcy

## **Chapter 7 and Chapter 13 Bankruptcy**

- Individual debtor representation in Chapter 7 and Chapter 13 bankruptcy
- Representation of individuals and companies interested in purchasing assets being auctioned by Trustee
- Creditor representation regarding stay relief, plan objections, reaffirmation agreements, and proofs of claim

## **Chapter 15 Bankruptcy**

- Representation of party-in-interest in Chapter 15 bankruptcy proceeding

## **Commercial Loan Restructures, Workouts and Wind-downs**

- Restructured loans and other obligations for business owners and individuals
- Representation of clients in the winddown of their business out-of-court, including negotiating workouts with creditors and landlords, as well as obtaining personal guaranty releases
- Obtained settlement of various obligations for business owners and individuals
- Resolved merchant cash advance debts

## **Litigation**

- Defended clients in various litigation matters, including personal guaranty, foreclosure and breach of contract lawsuits
- Representation of financial institution in breach of contract lawsuits, including obtaining writs of possession and garnishments.
- Defense of [student loan lawsuits](#), which resulted in complete dismissals or settlements for clients

# Biography

## Education

- **Louis D. Brandeis School of Law, University of Louisville**, Louisville, Kentucky
  - J.D. – 2009
  - Honors: *cum laude*
- **University of Notre Dame**
  - Bachelors of Business Administration – 2006
  - Major: Accounting

## Bar Admission

- Kentucky, 2016
- Ohio, 2009
- U.S. District Court Eastern District of Kentucky, 2016
- U.S. District Court Western District of Kentucky, 2024

## Community Engagement

- Junior Achievement of the Bluegrass, Inc.
  - JA Miss Business, Panel Moderator, 2022-2025
  - JA Finance Park, Volunteer 2024
- St. Elizabeth Ann Seton, Finance Council, 2020 – present
- St. Elizabeth Ann Seton, School Council, 2023 – present
- St. Elizabeth Ann Seton, Capital Campaign, 2025
- Girls on the Run, 5k Committee, 2021-2022
- Operation Secret Santa, Volunteer, 2022-2024
- Southeastern Cal Ripken Baseball, Vice President of Fundraising, 2022 – 2024
- Southeastern Cal Ripken Baseball, Treasurer, 2024 – present