

## Karl J. Johnson

**"What excites me most is helping my clients assess their circumstances and providing them with reasonable, cost-effective options to address their needs."**

Karl's legal practice focuses primarily on bankruptcy law. He also has experience drafting loan documents, litigating creditor-debtor disputes, and handling collections.

He represents a wide range of clients including individuals facing financial difficulty, small and large businesses, and institutional creditors. Karl brings comprehensive experience to his practice, thanks to his two years clerking for the Chief Bankruptcy Judge for the District of Minnesota and nearly three years as staff counsel to the Standing Chapter 13 Bankruptcy Trustee for the District of Minnesota. He has appeared as attorney of record in thousands of bankruptcy cases and has successfully defended two appeals, one before the United States District Court for the District of Minnesota and the other before the Bankruptcy Appellate Panel for the Eighth Circuit.

Among his successes, he:

Represented a client in a bankruptcy adversary proceeding, which resulting in sanctions awarded in favor of his client

Defended a bankruptcy adversary proceeding based on allegations of fraud, resulting in dismissal of the complaint

Negotiated a workout in which a large national bank agreed to settle his client's loans for 30 cents on the dollar, and a smaller lender agreed to settle for approximately 12 cents on the dollar

Successfully argued that a nonprofit organization cannot be classified as a small business debtor in a Chapter 11 case and cannot be burdened with the additional procedural requirements that are imposed on a small business debtor

Karl is admitted to practice in Minnesota state courts, the United States District Court and the Bankruptcy Court for the District of Minnesota and the Central District of Illinois, and the United States Court of Appeals for the Eighth Circuit.