

# Tejal S. Desai

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**“I am an attorney who represents financial institutions, private investors, and construction companies in a myriad of matters.”**

As an attorney with over fifteen years of experience, Tejal represents financial institutions and private investors in all facets of loan origination, loan workouts, enforcement of remedies under loan documents, contested Chapter 11 and Chapter 13 bankruptcy proceedings, lien priority disputes, title disputes, and mechanic's lien litigation. She also represents contractors and developers in a variety of matters including construction disputes under the Illinois Mechanics Lien Act. Tejal strives to continuously provide practical advice and cost-effective solutions to her clients.

<b>Business Litigation</b>	<ul style="list-style-type: none"><li>• Business Bankruptcy &amp; Creditors' Rights</li><li>• Real Estate</li><li>• Construction &amp; Development</li></ul>
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## Representative Matters

- Represented financial institutions in contested mortgage foreclosure cases including a lien priority dispute between the client and another financial institution stemming from the borrower's failure to close a line of credit with second lender. Obtained a judgment in favor of the client holding that client's lien was in first position.
- Represented private investors in negotiating loan documents and due diligence involving collateral.
- Represented contractors in all aspects of construction disputes including successfully defending contractor's mechanics lien rights and obtaining favorable settlements of lien claims.

- Represented financial institution in contested evidentiary hearing regarding valuation of real estate in a Chapter 13 bankruptcy case. Obtained a ruling in favor of the client as to valuation of the real estate, resulting in denial of confirmation of borrower's Chapter 13 plan and dismissal of the Chapter 13 bankruptcy case.
- Represented sub-contractor in an appeal where the homeowners challenged sub-contractor's notice to homeowner under the Illinois Mechanics Lien Act. Successfully obtained a ruling from the appellate court finding that client's 90-day notice also complied with 60-day notice requirement under the Illinois Mechanics Lien Act.

## **Education**

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- DePaul University College of Law, 2003
  - J.D.
- Iowa State University, 1999
  - B.S.

## **Memberships**

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- Chicago Bar Association
- Exclusive Professional Women's Networking Group (EPWNG)
- Trusted Advisors Council

## **Admissions**

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- Illinois, 2003
- U.S. District Court, Northern District of Illinois, 2003