

KALAMAZOO

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Services

Bankruptcy, Restructuring and
Insolvency

Bankruptcy Litigation and
Appeals

Distressed Transactions and
Bankruptcy Sales

Loan Enforcement and
Restructuring

Financial Services

C&I and Asset-Based Finance
Commercial Lending
Enforcement, Insolvency and
Litigation

Receiverships, Real Estate
Owned and Loan Portfolio
Acquisitions & Dispositions

Real Estate

Commercial Real Estate Finance
Workout, Foreclosure and
Litigation

Industries

Financial Institutions

Education

Wayne State University Law
School, J.D., 1988

Wayne State University, B.S. with
high distinction, Finance Major,
1985

Bar Admissions

Michigan

Court Admissions

U.S. Court of Appeals

- Sixth Circuit



Joseph M. Ammar

Senior Counsel

Joseph Ammar's practice focuses on creditors' rights, bankruptcy, commercial law, and other banking matters. His clients include financial institutions and all types of creditors.

Joe's experience includes loan workouts and enforcement, foreclosures, receiverships, and loan documentation. Joe has extensive experience both in private practice and as in-house counsel for a regional financial institution.

Representative Matters

- Successfully represented lenders in commercial loan workouts and restructurings, including distressed agricultural loans
- Successfully represented national and regional lenders in documenting commercial loan transactions
- Successfully represented financial institutions and creditors in bankruptcy cases
- Defended creditors in bankruptcy preference actions and obtained dismissals or favorable settlements
- Collected millions of dollars on behalf of clients

Honors

State Bar of Michigan Pro Bono Honor Roll

Joseph M. Ammar

U.S. District Court

- Western District of Michigan
- Eastern District of Michigan

Mark W. Johnson Memorial Moot Court Brief Writing Award

National Dean's List

Beta Gamma Sigma National Honor Society

Professional Activities

Kalamazoo County Bar Association

State Bar of Michigan (Creditors' Rights Committee, Business Law Section)

Federal Bar Association (Bankruptcy Section, Steering Committee, Western District of Michigan)

American Bankruptcy Institute

Civic, Cultural & Social Activities

St. Vincent de Paul Society (Board Member and Past President, St. Catherine of Siena Conference)

West Michigan Mustang Club

Portage Central Football Boosters Club (Past Vice President and Board Member)

Literacy Center of West Michigan (Past President, Board Member and Tutor)

Speeches

"Bad Faith Chapter 11 Filings," 24th Annual Federal Bar Association Bankruptcy Section Seminar

"Court-Appointed Receiverships" for Turnaround Management Association

Publications

"Nondebtor Plan Releases After the Purdue Pharma Decision (pp. 5–9)," Michigan Bankruptcy Journal, Fall 2025

"Michigan's New Assignment of Rents Act Improves Borrower-Lender Relationships," co-authored with Scott Lesser and Ron Spinner, Michigan Bankruptcy Journal, December 2022

Joseph M. Ammar

"Small Business Reorganization Act of 2019: Sweeping Changes to Chapter 11 Should Make Reorganization Easier for Small Businesses," Michigan Bankruptcy Journal, Fall 2019

"Who's on First?" Federal Bar Association Bankruptcy Section Newsletter, Spring 2017

"Full Satisfaction Checks Under Section 3-311 of the Uniform Commercial Code," Michigan Business Law Journal, Volume XIX-1

Past Editor of "Recent Case Decisions" column in the Federal Bar Association Bankruptcy Section Newsletter

Articles

Receiverships Under Michigan's New Assignment of Rents Act

Practice Pointer: Review Your Loan File Now to Avoid Problems Later

Recent and Upcoming Changes to Bankruptcy Law That Affect Your Rights as a Creditor