



### tfranc@yvslaw.com

10211 Wincopin Circle, Suite 500  
 Columbia, Maryland 21044  
 Office | 410-571-2780  
 Direct | 443-569-0758

185 Admiral Cochrane Drive, Suite 130  
 Annapolis, Maryland 21401  
 Office | 410-571-2780  
 Direct | 443-569-0758

### Bar Admissions

- State of Maryland, June 2010; U.S. District Court, District of Maryland, September 2010
- U.S. District Court, District of Columbia, March 2017

### Education

University of Baltimore School of Law, 2009

- J.D., December 2009
- Certifications: 40-hour Mediation Training; Child Access Mediation Training
- Concentrations: Litigation & Advocacy; Family Law

Frostburg State University, 2005

- B.S., Political Science, Legal Studies, May 2005
- Minor: Leadership

### Previous Experience

- Hon. Thomas J. Catliota, Chief Judge, U.S. Bankruptcy Court for the District of Maryland, Law Clerk, 2018 – 2021
- Office of the Chapter 13 Trustee, Nancy Spencer Grigsby, Staff Attorney, 2014 – 2018
- Pessin Katz Law, P.A., Chair, Bankruptcy Practice, 2013 – 2014; Associate, 2010 – 2014

Ms. Franc has nearly 11 years of legal experience representing corporate and individual debtors and creditors in all aspects of bankruptcy and insolvency litigation. She has represented clients in bankruptcy, collections, mediation and general litigation in both the private and public sector. Ms. Franc also clerked for both the Honorable Nancy V. Alquist and the Honorable Thomas J. Catliota of the United States Bankruptcy Court for the District of Maryland. During her clerkships, Ms. Franc handled hundreds of matters in every chapter of bankruptcy, including the first cases filed as Subchapter V small business reorganizations. She is a past Chair of the Consumer Bankruptcy Section for the Maryland State Bar Association and recipient of the Alan J. Belsky Award, given in recognition of outstanding dedication and service to the practice of consumer bankruptcy law. Ms. Franc received her J.D. from the University of Baltimore School of Law and received her B.A., with a double major in political science and legal studies, from Frostburg State University.

“Joining YVSM will allow me to expand my bankruptcy practice into the corporate world and to focus more narrowly on assisting small businesses. YVSM is the only firm I considered joining when I was looking to leave the public sector. YVSM is a small firm with huge talent and I couldn't be more excited to join the team.”

### Professional Associations and Memberships

- Maryland State Bar Assoc. 2007-Present
- Consumer Bankruptcy Section: Council member 2011-2015; Secretary 2012-2013; Vice-Chair 2013-2014; Chair 2014-2015
- Frostburg State University Alumni Association Board of Directors - Director 2011-2013; Secretary 2013-2015; Vice President 2015-2017
- Public Awareness and Speakers Committee 2013-2014
- Judicial College of Maryland, Judicial Education - Faculty, September 2016, “When Bankruptcy Impacts State Court Proceedings”
- Virtual Professionalism Committee 2020-2021

### Notable Matters

- **Discovery Communications**  
 - Successfully defended reality television personality in a contract dispute with Discovery Communications.
- **U.S.D.C. for Maryland Which Upheld the Bankruptcy Court's Denial of Chapter 13 Confirmation, With Prejudice**  
 - Successfully argued bankruptcy appeal before the U.S.D.C. for Maryland which upheld the Bankruptcy Court's denial of Chapter 13 confirmation, with prejudice, for failure of the debtor to meet the good faith requirements of 11 U.S.C. sec. 1325.

### Speaking Engagements

- Baltimore County Bar Association 2008-2016 - Keynote speaker-National Adoption Day, 2008 & 2010
- Panelist at Chapter 7 attorney training, Fall 2011, Spring 2012, Spring 2013
- Creditor's Bar Association - Faculty, “Bankruptcy Pitfalls for Collection Practices”, September 2013; “A conversation on civility” January 2014
- Panelist, Civics & Law Academy, Fall 2013; Vice-Chair 2013-2014; Chair 2014-2015; Manager, Civics & Law Academy, Spring 2014
- Chair & Faculty, Chapter 7 Consumer Bankruptcy Training for Attorneys, November 2016
- National Business Institute August 2013 - Faculty, Chapter 7 and 13 Bankruptcy: Line-by-Line Workshop
- Legal Services for the Elderly, September 2013 - Faculty, Consumer Protection Issues
- Harford County Bar Association, 2013 - Speaker, “The Intersection of Family Law & Bankruptcy”; “Bankruptcy, It's Not a Dirty Word”

### Honors & Awards

- 2017-2018 Recipient, Alan J. Belsky Award (in recognition of outstanding dedication and service to the Consumer Bankruptcy Section)
- 2012 Recipient, The Daily Record's 20 in Their Twenties (identifying the best and brightest under 30 who may have not earned their first million but whose creativity and spirit are already contributing to a new energy in Maryland)
- 2011 Recipient, The Daily Record's Leading Women award (recognizing women age 40 or younger for the tremendous accomplishments they have made so far in their careers, selected by a panel of judges based on professional experience, community involvement and a commitment to inspiring change.)

### Published Works

- Contributing Author, Maryland Bar Journal January 2013 (co-authored) “Bankruptcy Considerations in Family Law Practice”
- Contributing Author, NACTT Academy “Non-Exempt Cash in Chapter 13: Vested or Not?” Oct. 2016
- Contributing Author, The Barrister, “The Intersection of Family & Financial Crisis” June 2019
- Contributing Author, Quarterly Newsletter “Maryland Homestead Exemption in Bankruptcy” December 2010; “Grouping for Lawyers” September 2011; “Grouping for Lawyers Follow Up” September 2012