



Alicia Daniels-Hill Analyzes Consumer Protection Issues in Chapter 11 Transactions in American Bankruptcy Institute Journal

Spencer Fane attorney [Alicia Daniels-Hill](#) and **Wendy Tien**, Assistant Attorney General at the Office of the Minnesota Attorney General, authored the article [When Chapter 11 Meets Consumer Protection: Navigating the Limits of § 363\(o\)](#), recently published by the *American Bankruptcy Institute Journal*.

In the article, the team examines the intersection of Chapter 11 asset sales and consumer protection laws. They analyze how different restructuring strategies can affect the applicability of Section 363(o) of the Bankruptcy Code, which was designed to preserve consumer claims and defenses during bankruptcy sales. The team also highlights practical considerations for states, regulators, and other stakeholders navigating bankruptcy proceedings involving consumer credit claims.

The article underscores the importance of proactive regulatory strategy for companies pursuing Chapter 11 sales or restructuring transactions involving consumer credit obligations. By evaluating consumer protection issues early, companies can better anticipate regulatory scrutiny, preserve transaction value, and reduce the risk that state enforcement concerns will disrupt the restructuring process.

Alicia's public-sector background helps her identify and address regulatory and litigation risks before they become barriers to a successful transaction. At the firm, Alicia provides well-rounded advocacy for clients navigating a wide variety of litigation matters, working from intake through trial or alternative dispute resolution to resolve complex and contentious disputes. Leveraging her insight into government enforcement and her litigation experience, she works with companies

to assess compliance exposure, evaluate potential enforcement concerns, and develop practical strategies for navigating disputes, investigations, and restructuring-related risks.

Read the team's full article [here](#).