



Ryan C. Hardy

Partner

Contact

Chicago

P 314.746.0047 | F 314.862.4656

rhardy@spencerfane.com



Overview

Ryan Hardy provides diligent counsel through complex financial disputes and bankruptcy proceedings, approaching matters in and out of the courtroom with a deep understanding of clients' unique market positions and how they relate to short- and long-term risks and opportunities. He also has extensive experience navigating nonbankruptcy insolvency matters, in which he works outside of standard judicial proceedings to achieve favorable results.

Combining financial preservation, creative negotiation strategies, and strong litigation tactics, Ryan effectively serves a diverse client base, including debtors, secured lenders, trade creditors, asset buyers, landlords, and official committees. He primarily focuses on collateral disputes, adequate protection, DIP facilities, dismissals and conversions, plan confirmation, stay relief, employment matters, and Chapter V actions.

Beyond his bankruptcy and financial services practice, Ryan also maintains a foothold in consumer litigation and related regulatory matters, where he has represented debt collectors and financial institutions. His cross-industry experience is recognized by clients as a valuable resource for problem-solving amid particularly difficult or unfamiliar legal circumstances.

Education

- Saint Louis University School of Law, 2010 (J.D.), *magna cum laude*
- University of Puget Sound, 2005 (B.A.)

Bar Admissions

- Illinois
- Missouri, 2010

Distinctions

- *Best Lawyers in America*, Commercial Litigation, 2023, 2026
- *Missouri and Kansas Super Lawyers*, Rising Star, 2014–2019

Memberships

- American Bankruptcy Institute
- Turnaround Management Association
- Commercial Receivers Association
- Chicago Bar Association
- U.S. Bankruptcy Court for the Eastern District of Missouri, Former Local Rules Advisory Committee Member

Presentations and Publications

- *Business Bankruptcy Practice*, Contributing Author, Illinois Institute for Continuing Legal Education, 2026 Edition

Related Experience

- Guided secured lenders through plan objection, case dismissal, and taking control of collateral.
- Represented unsecured creditor committees in cases throughout the country.
- Successfully tried adversary proceedings and motions for stay relief.
- Obtained summary judgment in favor of manufacturer in dispute with former dealer, and defeated class certification in related action brought by consumers.
- Successfully represented landfill operators against citizen permitting challenges and defended those outcomes on appeal.
- Counseled manufacturers on strengthening the terms and conditions of their contracts to avoid litigation.