

### SERVICE AREAS

#### Business

- Real Estate
  - Workouts + Foreclosures

#### Litigation + Trial

- Workouts + Foreclosures

#### Governments + Nonprofits

- Real Estate
  - Workouts + Foreclosures

### EDUCATION

- University of Michigan Law School, J.D.
- University of Detroit Mercy, M.B.A.
- University of Michigan, B.G.S.

### BAR ADMISSIONS

- Michigan



### Attorney

#### Troy

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Thomas J. Alfes brings an extensive background in finance and banking to his current role in the area of commercial real estate workouts. Within that role, he specializes in helping clients when the appropriate workout does not require court action. This includes workouts such as forbearances, loan modifications, discounted payoffs, deeds in lieu of foreclosure, loan assumptions and nonjudicial foreclosures.

*"I try to explain issues, options and results in plain English and constantly reflect on how to improve that approach."*

Thomas J. Alfes

### PROFESSIONAL ACTIVITIES

- American Bar Association, Business Law Section; Real Property, Trust and Estate Law Section; Committee on Workouts, Foreclosures, and Bankruptcies
- State Bar of Michigan

### HONORS + AWARDS

- Detroit College of Law, Clarence Burton Real Property Award; Torts Book Award; Real Property Book Award; Criminal Law Book Award; Alumni Association Award; Dean's List all semesters

### PUBLICATIONS

"Removing the Disincentives for Fair Market Value Bids at Michigan Foreclosure Sales," Research Paper, 1997