



## James T. Hart

— Shareholder

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Jamie works diligently and tirelessly to resolve each and every matter efficiently, so his clients can focus solely on operating their business.

Let's face it, no one ever seeks the help of an attorney when things are going great. It's usually only after something goes awry that impacts a person's livelihood and/or business that legal counsel is sought. As a creditors' rights attorney, Jamie understands the aggravation and trepidation - or even fear - his clients encounter when faced with the prospect of having to recover money or collateral they depend on for their business to thrive.

Working with a variety of big and small retail and commercial banking institutions, individuals, and small business owners, Jamie helps his clients develop and implement strategies to maximize their recovery efforts. His clients know that for him, their case is personal – and he'll be there to protect what is theirs - no matter what. As an Eagle Scout, Jamie learned early on that it is important to always "be prepared," and he applies that philosophy in both his professional and personal life. He is immensely proud of his Kentucky roots and brings a blue collar work ethic to his practice.

With an undergraduate degree in history, it's probably no surprise that Jamie's love for research is what initially attracted him to the legal field. He has always enjoyed writing, organizing, and analyzing voluminous and varied bodies of information, and then using logic to form opinions or arguments over a particular topic. In the courtroom, Jamie combines these skills with his ability to convey compassion and understanding to ultimately obtain a favorable resolution for his clients.

Born and raised in Lexington, Kentucky, Jamie now resides in northern Kentucky with his family. He enjoys working out at his local gym, playing the guitar, and spending time with friends and family. He is a diehard Kentucky Wildcat and Chicago Bears fan, and his all-time favorite band is Pink Floyd.

## Focus Areas

- ▶ Commercial Collections
  - ▶ Commercial Agency Collections
  - ▶ Commercial Litigation
- ▶ Consumer Collections
  - ▶ Cease and Desist
  - ▶ Credit Union Representation
  - ▶ Education Loan Collection & Litigation
  - ▶ Healthcare Collections
  - ▶ Subrogation

## Admissions

- ▶ Kentucky (2007)
- ▶ Ohio (2006)
- ▶ U.S. District Court for the Eastern District of Kentucky (2016)
- ▶ U.S. District Court for the Southern District of Ohio (2007)

## Education

- ▶ J.D., Northern Kentucky University Salmon P. Chase College of Law (2006)
- ▶ B.A., History, DePauw University (2002)

## Affiliations

- ▶ Cincinnati Bar Association: Member
- ▶ Commercial Law League of America: Member
- ▶ Kentucky Creditors' Rights Bar Association: Member
- ▶ Northern Kentucky Bar Association: Member

## Publications

- ▶ "Student Loan Servicers Regulation: Proposed Kentucky Legislation," Weltman Alert (September 2, 2020)
- ▶ "A Step-By-Step Guide of the CFPB's New Rule: Regulation F Simplified," Weltman Insight (November 22, 2021)

- ▶ “How the CARES Act Affects a Creditor’s Duties Under the FCRA,” Weltman Insights (September 2, 2020)
- ▶ “All Kentucky Courts Cancel Upcoming Hearings,” Weltman Alerts (March 16, 2020)
- ▶ “Kentucky Recording Costs Increase Across the Commonwealth,” Weltman Alerts (January 6, 2020)
- ▶ “Revisiting the ‘Debtor Prison,’” Weltman Insights (January 25, 2019)
- ▶ “Weltman, Weinberg & Reis Co., LPA Announces the Election of Two New Shareholders,” Weltman News (January 10, 2019)
- ▶ “Negotiable Instruments in Kentucky: When the UCC Complicates the Statute of Limitations for Written Contracts,” Weltman Insights (April 24, 2018)
- ▶ “Using Charging Orders to Collect from Members of an LLC,” Weltman Insights (October 17, 2017)
- ▶ “Negligent Entrustment: A Vicarious Liability Option in Damage Claims,” Weltman Insights (August 31, 2016)
- ▶ “Weltman Attorney James T. Hart Admitted to the Eastern District of Kentucky,” Weltman News (February 10, 2016)
- ▶ “Using Unjust Enrichment in Healthcare Recovery,” Weltman Insights (January 22, 2015)
- ▶ “KRS §412.110: A Creditor’s Cautious Approach,” Weltman Insights (March 13, 2013)
- ▶ “An Overview of the Right to Inspect Records Under FERPA,” Weltman Insights (February 19, 2013)

## Presentations

- ▶ “Ask a Pro: The Debt Collection Rule: How Regulation F Will Impact Creditors,” Weltman Webinar (November 16, 2021)
- ▶ “CFPB Debt Collection Rule: Implementation of Regulation F,” Kentucky Credit Union Roundtable (November 4, 2021)
- ▶ “Kentucky Credit Union Roundtable,” Telephone Consumer Protection Act (TCPA) (March 23, 2021)
- ▶ “The Kentucky Panel,” National Tax Lien Association (NTLA) (March 4, 2021)
- ▶ “Ask an Attorney (CFPB and FDCPA Collection Law Update),” Kentucky Association of Student Receivable Officers 2019 Spring Conference, Jamestown, KY (May 17, 2019)
- ▶ “Ethical Issues in Collection Law” Ohio State Bar Association (October 3, 2018)
- ▶ “Ask an Attorney (CFPB and FDCPA Collection Law Update),” Kentucky Association of Student Receivable Officers 2018 Spring Conference, Jamestown, KY (May 17, 2018)
- ▶ “Ethical Issues in Collection Law” Ohio State Bar Association (October 3, 2017)
- ▶ “Credit Card Debt Collection,” National Business Institute Seminar (July 14, 2017)
- ▶ “Ethical Issues in Collection Law” Ohio State Bar Association (October 19, 2016)
- ▶ “Bankruptcy and Collection Litigation Overview” Kentucky Association of Student Receivable Officers 2016 Spring Conference, Carrollton, KY (May 5, 2016)
- ▶ “Ethics for Collection Law Attorneys,” National Business Institute Seminar (March 15, 2016)
- ▶ “Bankruptcy and Collection Litigation Overview” Kentucky Association of Student Receivable Officers 2015 Spring Conference, Gilbertsville, KY (May 7, 2015)