

# Thomas L. Henderson



**of counsel**  
**cleveland**

[thenderson@mcglinchey.com](mailto:thenderson@mcglinchey.com)

T (216) 455-5072 F (216) 803-9918

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**Legal Assistant**

Nan Reid

[nreid@mcglinchey.com](mailto:nreid@mcglinchey.com)

(904) 224-4453

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## education

Capital University Law School (J.D., 1988, *magna cum laude*)

The Ohio State University (, 1980)

## admissions

Ohio

U.S. Bankruptcy Court for the Northern District of Ohio

U.S. Bankruptcy Court for the Southern District of Ohio

U.S. Court of Appeals for the Sixth Circuit

After more than 35 years in bankruptcy law, I've represented every party and taken every position possible in bankruptcy court. In my experience, when a creditor is willing to work within the confines of their rights and cooperate – not capitulate, but collaborate – with the debtor, the institution stands to gain a customer for life. Where other institutions might see a lost cause in that debtor, an institution that can see past today's problems to focus on the long-term benefit is positioned for success in the future.

With an emphasis on consumer bankruptcy, Tom Henderson serves the legal and compliance needs of banks, servicers, investors, and secured creditors in connection with consumer loans and distressed properties. Tom previously handled commercial bankruptcies as well as foreclosures and other consumer finance litigation, and he has first chair experience in jury trials and appeals.

With prior experience spanning private practice, small firms, and large banks, Tom understands the various specific

considerations and challenges presented by bankruptcy cases. Whether he's facing an adversary proceeding brought by a trustee seeking to recover a preferential transfer or fraudulent conveyance, or a debtor seeking to impermissibly impair or modify his client's rights, or a nuanced question before a bankruptcy court, Tom is adept at preserving clients' legal rights as well as their reputation and identity.

Based on decades representing creditors, debtors, and trustees alike, Tom's diverse perspective incorporates a holistic approach, which he formulates to each matter. He focuses on achieving a practical solution that goes beyond addressing the issue at hand. Particularly given his significant experience as in-house Senior Counsel at PNC Bank, Tom gives careful thought to incorporating systemic advancements based on the specifics of each matter that can improve the institution's relevant operations in the future. Leveraging value out of unfortunate or problematic situations sets Tom apart in the way he manages his practice.

At PNC Bank, Tom worked closely with upper management to navigate comprehensive enhancements of the bank's Consumer Bankruptcy practices and procedures, addressing sensitive issues associated with prudential regulators and the Office of the U.S. Trustee in connection with the expectations of the U.S. Bankruptcy Code.

Tom believes strongly that all rights can be protected under the law and that our objective legal system protects all sides adequately when the client's position is properly advocated. He is proud of his ability to represent all litigants successfully, no matter which side of the aisle they find themselves. Tom's clients know that his collaborative workstyle means he's going to partner with them to solve the problem at hand and, in addition, lay the groundwork for long-term success.