



O. MAX GARDNER

O. Max Gardner received his undergraduate degree from the University of North Carolina at Chapel Hill in 1969 and graduated with highest honors from the UNC School of Law in 1974. He was a member of the NC Law Review, President of the Student Bar Foundation and was elected to the Order of the Coif.

Following graduation, Max served as Senior Law Clerk to the Hon. William H. Bobbitt, the late Chief Justice of the North Carolina Supreme Court, and to the Hon. J. William Copeland, an Associate Justice with the Supreme Court. He worked as an Associate with Smith Moore in Greensboro, North Carolina, until 1977, when he opened a consumer bankruptcy law practice in Shelby.



Max has been the attorney of record in numerous landmark cases including *Myrtle Marshall vs Spindale Savings*, *Marjorie White vs Duke University Medical School*, and the *Shelby Yarn Employee* litigation. He individually represented the 650 former employees of *Shelby Yarn* who filed an involuntary Chapter 7 against their employer and subsequently recovered more than \$2,200,000 in damages against the former officers, directors



and stockholders.

Max is recognized as one of the leading lawyers in America in the area of Predatory Mortgage Servicing and the standing of Mortgage Servicers in consumer bankruptcy cases. His position on the front lines of the war against predatory lenders and mortgage servicers has captured the attention of ABC News Nightline, CNN, BusinessWeek, The New York Times, The Washington Post and many other news outlets across the country. More importantly, it's captured the attention of unethical lenders, servicers and collectors. During his years of practice, Max has tried 102 jury cases to a final verdict. He was successful in all but 2 of those cases, one of which he retried and won.

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