



gkelly@spottsfain.com tel: (804) 697-2062 fax: (804) 697-2162 411 E. Franklin Street, Suite 600 Richmond, VA 23219



AREAS OF PRACTICE

- Creditors' Rights, Bankruptcy and Insolvency
- Financial Services
- Real Estate and Development

RECENT BLOG POSTS

 Can a Borrower Effectively Waive the Automatic Stay Before Filing Bankruptcy?

A. Garrett Kelly

ATTORNEY, ASSOCIATE

Garrett is an associate in the firm's Creditors' Rights section. Garrett's practice focuses on secured transactions and commercial contracts governed by the Uniform Commercial Code. He primarily represents banks and other lending institutions on issues involving loan workouts, insolvency, reorganization, bankruptcy, foreclosure and collections actions. In addition to his creditors' rights practice, Garrett also has significant experience representing clients in various aspects of finance and commercial real estate transactions, ranging from asset-based lending and acquisition to commercial leasing.

Garrett graduated from the University of Richmond School of Law in 2021, where he served on the Honor Council and was as Articles Editor of the Richmond Journal of Law and Technology. Following law school, Garrett practiced in the consumer financial services section at a national law firm where he represented banks and mortgage lenders in actions arising under federal and state consumer protection laws.

EDUCATION

- The University of Richmond School of Law (J.D., 2021)
 - Auzville Jackson Jr. Award for Excellence in Intellectual Property
 - University of Richmond Journal of Law and Technology, Articles Editors
 - Honor Council
 - Client Counseling and Negotiations Board
- James Madison University (B.S., Hospitality Management, minor in Business, 2016)

BAR ADMISSIONS

• Virginia

PROFESSIONAL & COMMUNITY INVOLVEMENT

- Virginia State Bar
 - Real Estate Council
- Virginia Bar Association
 - Real Estate Section, Young Lawyers Division Representative
- Risk Management Association
 - Hampton Roads Chapter, Board Member
- Special Olympics of Virginia
 - Young Professionals Board

PAST EMPLOYMENT

- Williams Mullen, 2022-2024
- Troutman Pepper Hamilton Sanders LLP, 2021–2022

HONORS AND DISTINCTIONS

• Best Lawyers: Ones To Watch for Real Estate, 2025

PUBLICATIONS

U.S. Supreme Court Approves Amendments and Addition to Federal Rules of Bankruptcy Procedure, Virginia State Bar Bankruptcy Law News

OFF THE CLOCK

Garrett grew up in Virginia Beach and enjoys spending his free time on the water. Garrett also enjoys exploring the James River, cycling, and playing golf and tennis with friends and family.