



Louis J. Wade

Member

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Lenexa, KS

Louis Wade is a seasoned litigator focused on creditors' rights, consumer law defense, and commercial disputes, known for his practical approach to complex litigation and his effective representation of businesses and individuals across industries.

Louis practices as a litigator in areas involving creditors' rights, consumer law defense, commercial litigation, bankruptcy, business disputes (business divorces), and commercial contract and lease disputes. He provides counsel to small, mid-sized, and large businesses as well as to individuals. Lou's clients include automotive lenders and numerous manufacturers, lenders, and collection agencies.

Lou also defends lawyers and collection agencies in state and federal court in cases alleging violations of FDCPA; defends lawyers in claims involving alleged ethical violations; defends companies in claims by the Attorney General; pursues cases involving contract, real estate, construction, and other disputes between businesses; enforces security interests, foreclosures, replevins, and mechanic's liens; and seeks recovery under automobile dealer bonds.

Lou assists in dischargeability litigation, motions to lift stay, objections to confirmation, preference litigation, director and officer litigation, accounts receivable litigation for bankruptcy estates, and defense of contempt motions for discharge and stay violations. He also pursues collection of commercial accounts (e.g., open account sales of goods and services involving building supplies, agricultural products, computer services, auto parts, legal services, and virtually any other product or service) and retail accounts (e.g., credit cards and student loans). Lou efficiently and effectively pursues legal remedies on behalf of creditors.

Lou was selected by his peers for inclusion in *Best Lawyers*® for 2025-2026.

Education

- University of Missouri at Kansas City School of Law (J.D., 1980)
- University of Iowa (B.A., 1976)
 - Economics and Political Science

Services

- Banking & Financial
- Banking Litigation
- Bankruptcy & Insolvency
- Construction Law

Legal Background

- McDowell Rice Smith Buchanan (2004-2023)
- Stinson Morrison Hecker (1997-2004)
- Culp & Wade (1986-1997)
- Law Office of David Sperry (Captive counsel for Carrier Credit & Collection) (1983-1986)
- Koenigsdorf Kusnetzky & Wyrsh (1980-1983)

Professional Affiliations

- Kansas Collection Attorneys' Association (past president)
- Creditors' Rights and Asset Protection Association (past chair)
- American Collectors' Association, Member Attorney Program
- American Bankruptcy Institute
- National Association of Chapter Thirteen Trustees (NACTT)
- Corporate Compliance Education Forum (CCEF)
- Missouri Creditors' Bar, Inc.

Admissions

- Missouri Bar
- Kansas Bar
- U.S. Supreme Court
- Eighth Circuit, U.S. Court of Appeals
- Tenth Circuit, U.S. Court of Appeals
- District of Columbia Circuit, U.S. Court of Appeals
- District of Kansas, U.S. District Court
- Western District of Missouri, U.S. District Court
- Missouri Court of Appeals
- Kansas Court of Appeals

Charitable & Civic Involvement

- DJ/Programmer at 90.1 FM KKFI Kansas City Community Radio
- Member of Governance Committee at 90.1 FM KKFI Kansas City Community Radio
- Blue Valley Recreation Commission, Past Commissioner and Chair
- Kansas Recreation and Parks Association, 2016 Distinguished Commissioner
- United We (formerly Women's Foundation), Board of Directors
- United We (formerly Women's Foundation), Executive Committee
- Former coach and/or Assistant coach for over 10 years for youth Basketball, Baseball and Soccer teams
- "Making Cents in the City," annual financial literacy course for young women (Co-

sponsored by United We and the Girl Scouts), Past Chair

- Credit Abuse Resistance Education (CARE), which provides financial literacy training to high school students, Member of Executive Committee
- Board member, Birdsall House
- Volunteer, The Bridge 90.9 radio

Special Honors

- *Missouri and Kansas Super Lawyers*
 - Civil Litigation: Defense 2017-Present
 - Bankruptcy: Business, 2015-2016
 - Bankruptcy: 2013- 2014
 - "Top Attorneys in Collections", *Collection Advisor Magazine's* September/October 2018 national publication
 - *Best Lawyers* 2025-2026
 - Frequent speaker at seminars on FDCPA, collections, bankruptcy, and litigation
 - Graduate of the National Institute for Trial Advocacy
 - AV® Preeminent™ Rated by Martindale-Hubbell
 - Co-Author, Chapter 4, Kansas Bankruptcy Handbook, 3d Ed., "Representing Creditors in Chapter 7 Proceedings."
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Representative Transactions

- *Cramer v. Equifax Info. Servs.*, No. 4:18-CV-1078 CAS, 2019 WL 5188942 (E.D. Mo. Oct. 15, 2019) – granting Motion for Summary Judgment in its entirety, including claims under the Fair Debt Collection Practices Act and Fair Credit Reporting Act. This decision was reaffirmed by the Court by denying the plaintiff's Motion to Alter or Amend the Judgment. *Cramer v. Equifax Info. Servs.*, No. 4:18-CV-1078 CAS, 2020 WL 376289 (E.D. Mo. Jan. 23, 2020)
- *Cramer v. Equifax Info. Servs.*, No. 4:18-CV-1078 CAS, 2019 WL 4468945 (E.D. Mo. Sept. 18, 2019) – granting in part *Daubert* motions related to two expert witnesses, which significantly limited the plaintiff's expert testimony on damages from almost \$1 million to \$14,881.
- *Maxwell v. St. Francis Health Center, et al.*, No. 17-4014-SAC-KGS, 2017 WL 4037732 (D. Kan. Sept. 13, 2017) — granting in part defendants' motions to dismiss various claims, including unconscionable acts and practices claim under the Kansas Consumer Protection Act, § 1692e(2)(1), (5) and § 1692f of the Fair Debt Collection Practices Act, wrongful garnishment, conversion, invasion of privacy, and outrage.
- *Covington v. Franklin Collection Services, Inc.*, No. 16-2262-JWL, 2016 WL 4159731 (D. Kan. Aug. 5, 2016) — granting defendant's motion for judgment on the pleadings and dismissing Fair Debt Collection Practices Act claim, and denying Plaintiffs request for leave to amend to assert a new Fair Debt Collection Practices Act claim.
- *Brooks v. Niagara Credit Solutions, Inc.*, No. 15-9245-JWL, 2015 WL 6828142 (D. Kan. Nov. 6, 2015) — granting defendant's motion to dismiss Fair Debt Collection Practices

Act claim.

- *Noble v. Noble*, 456 S.W.3d 120 (Mo. Ct. App. 2015) — reversing trial court's quashal of garnishments.

Publications

March 2017

Service of Process: The Rules in Practice, Missouri Creditors' Bar, Inc.

January 2017

Bankruptcy Avoidance Actions under 11 USC 523 & 727

U.S. Bankruptcy Court Pro Bono representation seminar

December 2016

Bankruptcy and the Student Loan Office

National Credit Management, National Webinar

November & August 2016

Mechanic's Lien Waivers

NACM Construction Group

December 2015

Practical Tips for Missouri Collection Professionals: Hot Issues, Dangerous Pitfalls, and Trick Problems

Lorman

June 2015

Key Settlement Strategies in FDCPA Litigation

National Business Institute