

## Program 8: **Anti-Deficiency Statutes and the One Form of Action Rule in Real Estate and Bankruptcy – The Basics**; The Important Considerations and Procedures; Review of Updates on the Law

Presented by: Real Estate and Bankruptcy Sections



### **J. Randall Toch, Of Counsel, Hoge Fenton**

After 36 years as a Real Estate and Land Use Attorney, Randy brings to Hoge Fenton vast experience in intricate land use, permitting, entitlements, and environmental review. Randy's practice also centers on acquisitions, financing, development, and leasing of commercial real property, property ownership disputes, lien claims, and related title insurance coverage issues. He has represented high-level real estate developers and property owners in connection with all aspects of real property development and property tax issues.

Prior to joining the firm, Randy was an Attorney at Law and Real Estate Broker at his own practice for 8 years and worked at two Bay Area AV Rated Law Firms for 16 years. He served as the Chair of Real Estate Transactions and Land Use Practice at Rusconi, Foster, and Thomas, A.P.C. for 7 years. Randy was also a Shareholder at Hopkins and Carly, A.L.C. for 9 years.

Randy also has extensive teaching experience. He taught contracts and business law at Santa Clara University's Paralegal Institute. Randy educated law students on corporations and business organizations at Peninsula Law School, and undergraduates at San Jose City College. Randy also taught seminars in California government at Leadership Morgan Hill.

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**Darya Sara Druch, Attorney at Law**

“I Have Been Practicing Bankruptcy Law for Over 30 Years.”

I graduated from Indiana University School of Law in 1988 and passed the California State Bar the same year. My undergraduate studies were in International Relations at Hebrew University of Jerusalem.

I began my practice in a small San Francisco bankruptcy firm that specialized in representing Chapter 7 Trustees. After three years I joined a larger Oakland firm where I practiced both general bankruptcy law (representing debtors, creditors and trustees) as well as general civil litigation. A year later in 1992 I opened my own practice; first in San Francisco and then in the East Bay. I handle cases for people living in all nine Bay Area Counties.

For the past few years, I have focused almost exclusively on representing debtors, although from time to time I represent creditors. I have a wide range of clients and I tailor my services to the unique needs of each client.

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