

Frank P. Terzo

Of Counsel

100 S.E. 3rd Avenue
Suite 2700
Fort Lauderdale, FL 33394

T 954.745.5231
F 954.761.8135

frank.terzo@nelsonmullins.com



Frank's practice is devoted to a wide range of insolvency matters, including representation of corporate and consumer clients in complex workouts, bankruptcies, assignment for the benefit of creditors and receiverships.

He has also represented creditor's committees and Chapter 11 and 7 trustees. In addition, his practice encompasses both the prosecution and defense of all forms of complex bankruptcy litigation, including preference, fraudulent transfers, and complex contested matters.

Over the last several years, Frank represented a significant bank syndication that had a secured claim against one of the largest Florida-based HMOs. The parent company operated Medicare Advantage HMOs and PFFSs in Florida, Texas, and Nevada. The company generated over a billion dollars in revenue. His representation of the bank group produced a significant recovery, and funds are still being recovered through various sources including state receivers and a liquidating trustee in bankruptcy court.

Prior to practicing law, he spent 18 years in the healthcare industry, successfully starting up, managing, and operating various public companies. His experience in healthcare businesses has provided numerous opportunities to represent trustees and committees in hospital, nursing home, diagnostic center, and HMO cases, as well as appointments as Patient Care Ombudsman throughout Florida.

Because of his past experience in managing public companies and raising both debt and capital offerings, he has devoted much of his attention in the last several years to representation of both lending institutions and creditors' committees in all aspects of insolvency and workout matters, particularly in the healthcare and time-share/condominium fields most recently.

Experience

The following is a selected sampling of matters and is provided for

Education

Nova Southeastern University Shepard Broad College of Law, JD, with honors (1991)

University of Cincinnati, BS, Economics (1970)

Admissions

Florida

U.S. Court of Appeals for the Eleventh Circuit

U.S. District Court for the Middle District of Florida

U.S. District Court for the Northern District of Florida

U.S. District Court for the Southern District of Florida

U.S. District Court for the Western District of Tennessee

Practice Areas

[Bankruptcy, Creditors' Rights & Restructuring](#)

[Bankruptcy & Insolvency Related Litigation](#)

[Creditor Representation](#)

[Debtor Representation](#)

[Trustee, Receivership Practice &](#)

informational purposes only. Past success does not indicate the likelihood of success in any future matter.

Representative Matters

- Counsel to Creditors Committee in a critical access hospital in the panhandle of Florida that engaged outside management to defraud third party health insurers of over \$200 million dollars through a clinical laboratory scheme
- Counsel to Creditors Committee of a medium-sized nonprofit community hospital located in Miami-Dade County
- Counsel to a 300-physician member independent physician association (IPA) involved in litigation with local Miami-Dade County health maintenance organization
- Representation of same IPA in structuring managed care at risk agreements with national HMOs
- Represented several secured and unsecured creditors in the Chapter 11 proceedings of at least six assisted living facilities and skilled nursing facilities to assist debtor's counsel in developing confirmed plans of reorganization
- Represented both Chapter 11 and Chapter 7 trustees in operating and liquidating diagnostic centers, physician professional associations, and various physician practice management companies, including counsel to trustee in liquidation of a multidistrict PPM operating in Miami, New York and Los Angeles
- Appointed by the U.S. Trustee's Office as a patient care ombudsman for a skilled nursing home in Sarasota, Florida
- Committee counsel to multistate upscale restaurant chain
- Committee counsel to a multisite, state-of-the-art diagnostic center located throughout the state of Florida
- Committee Counsel to several Time-share Chapter 11 proceedings in Orlando and South Florida
- Lender counsel to a 216 Unit 30 story Condominium construction development in Miami-Dade County

Previous Professional Experience

- Adjunct professor, Nova Southeastern University Shepard Broad College of Law

Recognitions

The bar rules of some states require that the standards for an attorney's inclusion in certain public accolades or recognitions be provided. When such accolades or recognitions are listed, a hyperlink is provided that leads to a description of the respective selection methodology.

- [The Best Lawyers in America®](#), Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law (2009–

Representation

2026)

- [Benchmark Litigation "Litigation Star"](#), Bankruptcy (2025)
- [Fort Lauderdale Illustrated's Top Lawyers List](#), Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law (2021-2023)
- [Palm Beach Illustrated](#), Top Lawyer, Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law (2021)
- [AV® Preeminent™ Peer Review Rated by Martindale-Hubbell](#)
- [Florida Super Lawyers](#)(2006–2019)
- [South Florida Legal Guide Top Lawyer](#)(2009–2021)
- [Chambers USA: America's Leading Lawyers for Business](#)
 - Bankruptcy/Restructuring – Florida: South (2020–2025)
 - Bankruptcy/Restructuring – Florida (2012–2019)
 - Bankruptcy Litigation – Florida (2024-2025)

Professional Activities

- Member, American Bankruptcy Institute, Committee on Health Care Insolvency
- Member, American Health Lawyers Association
- Member, Florida Fiduciary Forum
- Former Director, Bankruptcy Bar Association of the Southern District of Florida
- Member, Bankruptcy LLM Faculty Advisory Board of St. John's University School of Law, New York
- Member, Advisory Board of the ABI's Annual Alexander L. Paskay Bankruptcy Seminar in Tampa
- Member, Advisory Board of the ABI Caribbean Conference
- Member, Advisory Board of the ABI Healthcare Symposium

Community

- Board of Directors, Boys & Girls Clubs of Broward County

Articles & Speeches

Insights

[How New Fla. Real Estate Remedies May Benefit Lenders](#), *Law360*- Co-Author (July 10, 2020)

Events/Speaking Engagements

[Caribbean Insolvency Symposium](#)- Moderator (February 7, 2022)

[The Intersection of the Bankruptcy Code with Criminal and Civil Forfeiture](#)(December 10, 2021)

[2021 South Florida Health Forum](#)- Panelist (November 2, 2021)

[ABI Caribbean Insolvency Symposium](#)- Panelist (February 3-5, 2020)

[ABI Winter Leadership Conference](#)- Moderator (December 5-7, 2019)

[Stayin' Alive... Debt Restructuring for Critical Access Hospitals](#), *ABI Live Webinar*- Panelist (May 1, 2019)

[Is CMS the Only Pathway to Resolve Medicare Disputes? Or Can Bankruptcy Courts and Federal District Courts Solve Provider Problems: The Status of Medicare Provider Agreements following the 11th Circuit decision in In Re Bayou Shores and the Fifth Circuit Opinion in Family Rehabilitation, Inc. vs. Azar](#) - Speaker (May 1, 2018)

[Healthcare Insolvencies](#), American Bankruptcy Institute , *39th Annual Alexander L. Paskay Memorial Bankruptcy Seminar*- Speaker (March 5-7, 2015)

[Lifestyle Issues in Individual Chapter 11s](#), American Bankruptcy Institute , *38th Annual Alexander L. Paskay Memorial Bankruptcy Seminar*- Speaker (March 13-15, 2014)

Blogs

[SCOTUS's HOUSE CALL on Healthcare Industry: The Economic Impact of Mandatory Vaccination](#), Red Zone - Author (January 31, 2022)

[Nelson Mullins Bankruptcy Team Guides Hospice Reorganization With Litigation Victory](#), Red Zone - Co-Author (November 15, 2021)

[Intersection of Healthcare and Bankruptcy](#), Red Zone - Author (August 16, 2021)

[Florida's New Uniform Commercial Real Estate Receivership Act](#), Red Zone - Co-Author (June 22, 2020)

[Shouldn't We "Care" for our Healthcare Facilities?](#), Red Zone - Co-Author (April 7, 2020)