



# Incainti Sofia McDonald

## Associate

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📡 [banklawmonitor.com](http://banklawmonitor.com)

**“I’m concise, thorough, and reliable. I leverage my knack for research to uncover the most effective outcomes to complex issues. Open lines of communication are important to me, as is collaboration with clients to craft the most advantageous path forward.”**

Sofia McDonald is a dedicated associate in the firm’s Financial Services Department, with a focus on both bankruptcy and commercial lending. Leveraging her knowledge of business and bankruptcy law, Sofia provides clients with efficient and tailored solutions to complex financial matters. With a strong emphasis on creditors’ rights, she represents clients in all aspects of restructuring financially distressed businesses, including collection actions, loan modifications and workouts, foreclosures, and receiverships. Additionally, Sofia works with both lenders and borrowers on a variety of financing transactions, handling complex secured and revolving credit loans with precision.

Sofia also serves as a member of the firm’s international practice team, where she focuses on cross-border transactions and export/import issues. In this capacity, she supports clients in navigating the complexities of regulations, assisting in the reduction of liability, and ensuring compliance with ever-evolving laws.

Prior to joining the firm, Sofia worked as a judicial extern for the U.S. Bankruptcy Court for the District of Oregon during law school. There, she analyzed the intersection of probate and bankruptcy law and drafted memoranda for upcoming hearings, gaining invaluable insight into the judicial process.

Committed to expanding access to affordable legal services, Sofia is actively involved in pro bono work. She has helped numerous small nonprofit organizations with entity formation, tax-exempt status applications, and dissolutions, further demonstrating her commitment to the community.

### Professional Activities

- Oregon Hispanic Bar Association, Member
- Oregon Women Lawyers, Member
- Oregon State Bar, Member
  - International Section, Executive Committee, 2024-present

### Education

J.D., University of Oregon  
School of Law, 2023

- Executive  
Operations Editor,  
*Oregon Review of  
International Law*

B.S., Oklahoma State  
University, 2019

### Bar Admissions

Oregon, 2023  
Washington, 2024

### Court Admissions

U.S. District Court,  
District of Oregon, 2024

U.S. District Court,  
Western District of  
Washington, 2024

U.S. District Court,  
Eastern District of  
Washington, 2024

### Languages

Spanish

- Hispanic National Bar Association, Member, 2023-present
- University of Oregon School of Law
  - Latinx Law Student Association, Past Coordinator, 2020-2023
  - Law of Intellectual Property, Past Communications Director, 2020-2023

### Civic Activities

- Turnaround Management Association—Northwest Chapter, Board Member, 2026-present
- IMPACT Immigration, Board Member & Secretary, 2024-present
- Broadway Rose Theatre Company, Board of Directors, 2024-present

### Representative Experience

#### Bankruptcy and Creditor’s Rights

- Represented national rental car company in a state court arbitration regarding a collection matter, obtaining a general judgment based on the arbitration award in favor of the client.
- Negotiated settlements for numerous clients in various collection matters, leading to payment in full.
- Represented California-based receiver in connection with the state-court receivership for a Portland Hotel.
- Represented creditor in nonjudicial foreclosure, leading to payment in full.
- Represented lender in multimillion-dollar forbearance agreement.

#### Financing

- Represented lending bank in a series of practice loan transactions.
- Represented borrower in multimillion revolving credit term loan amendments.
- Represented borrower seeking to pledge LLC interests as collateral.

### Publications

- “Breaking Down Article 12 of the Uniform Commercial Code,” *Law360* (Nov. 2025)
- “Article 12 – Perfection of Security Interests in Controllable Electronic Records,” Miller Nash, *Bank Law Monitor* (Mar. 2025)
- “To Tariff, or Not to Tariff?” Miller Nash (Feb. 2025)
- “Ninth Circuit Holds the Trustee Has Standing, Not the Employee, to Title VII Claims Rooted in the Pre-Bankruptcy Past,” Miller Nash, *Bank Law Monitor* (Jul. 2024)
- “What Does ‘Debts of the Kind’ Really Mean?,” Miller Nash, *Bank Law Monitor* (Jul. 2024)
- “Winding Down and Bankruptcy Options for Nonprofit Entities,” Nonprofit Association of Oregon, coauthor (Mar. 2024)
- “Employer Issues in Bankruptcy,” Miller Nash, *Bank Law Monitor* (Feb. 2024)

### Presentations

- “Navigating Tariffs: Essential Knowledge & New Legal Trends,” Oregon State Bar Business Law Section (Jul. 2025)

### Recognition & Honors

- Oregon Merit Scholarship, Recipient

### Personal Activities

Outside of the office, Sofia enjoys taste testing different pastas and empanadas while traveling internationally.