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Concentrates his practice in bankruptcy cases, representing creditors, trustees, and business debtors. Mr. Muñoz served as law clerk in the Bankruptcy Court for the District of P.R. until 1986. Since 1989, he has been teaching bankruptcy law at Inter American University School of Law and has lectured on courses and seminars sponsored by IAU, the Federal Bar Association, Puerto Rico Bar Association, the Puerto Rico Bankruptcy Bar and the National Business Institute.

Board Certified (Business Bankruptcy Law) by the American Bankruptcy Board of Certification in 1994; Mr. Muñoz received his B.A. degree, *magna cum laude*, from the University of Puerto Rico (1975) and his J.D. degree, *cum laude*, from the University of Puerto Rico School of Law (1978). He is admitted to practice before the Supreme Court of Puerto Rico, the U.S. District Court for the District of Puerto Rico (1979), and the Court of Appeals for the First Circuit (1984).

He has also practiced (*pro hac vice*) before the US Bankruptcy Court and US District Court for the Middle District of Florida. And represented parties before US Bankruptcy Courts: Southern District NY, District of New Jersey Newark Division, and Northern District of Illinois.

Mr. Muñoz has served as Vice-President of the P.R. Bankruptcy Bar Association, as a member of the Bar Admission Examination Committee designated by the Puerto Rico Supreme Court and was appointed in 1991 to the Local Bankruptcy Rules Committee for the District of P.R.

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