

General Session 1 - In Depth Discussion and Analysis of 2022 and 2023 Rule Changes

Planters Meeting Room

Thursday, March 9, 2023

8:45 AM – 9:45 AM Central Time

This session will provide an in-depth analysis of the latest amendments to the Federal Rules of Bankruptcy Procedure (the “Bankruptcy Rules”) which took effect on December 1, 2022. We will also review the revisions to the rule changes that will be published in the Summer of 2023, including 3002.1(a) and (b) HELOC Loans and Effect of an Untimely Payment Change Notice, 3002.1(f) Motion to Determine Status (Mid-case Audit), 3002.1(g) Trustee’s End of Case Notice, previously subsection (f), 3002.1 (h), previously subsection (i).

Moderator:

- Hilary Bonial, Esq., Managing Director, Bonial & Associates, P.C. - hilary.bonial@bonialpc.com

Speakers:

- Richard LaCivita, Esq., Managing Attorney, Bankruptcy, Reimer Law Co. - rlacivita@reimerlaw.com
- Christopher DeNardo, Esq., Managing Partner PA/NJ, LOGS Legal Group, LLP - cdenardo@logs.com
- April Stone, Esq., Managing Attorney, Tromberg, Morris & Poulin, PLLC - Astone@tmppllc.com
- Alice Whitten, Esq., Managing Counsel – SVP, Consumer BK, FCRA & SCRA Section, Consumer Lending Division, Wells Fargo - Alice.Whitten@wellsfargo.com



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HILARY B. BONIAL is the Managing Director of Bonial & Associates, P. C. a default services law firm headquartered in Dallas, Texas. Born in Natchitoches and raised in Central Louisiana, Hilary joined Brice Legal Group in 1999. The law firm which now bears her name has been a leader in representing creditors for almost 30 years. Hilary often speaks about her love of Bankruptcy Law throughout the nation and is a regular at industry events. In her spare time, she is a boating and BBQ enthusiast. Member of the Louisiana State Bar 1996, Texas State Bar 2006, Board Certified in Consumer Bankruptcy by the American Board of Certification, and the Louisiana Board of Specialization. Bonial & Associates, P.C. is a diverse law firm as certified by the WBENC as a woman owned business and by the NGLCC as an LGBT owned business.



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Atty. Richard LaCivita began his legal career in 2000 practicing in the areas of creditors' rights law and general business litigation in Columbus, Ohio. Subsequently, he moved to the Cleveland area for a position representing financial institutions in foreclosure proceedings, which he did for fourteen years. He is now the Managing Bankruptcy Attorney for Reimer Law Co. where he oversees the bankruptcy department as well as represents consumer mortgage creditors in bankruptcy proceedings since 2017.

Mr. LaCivita received his Juris Doctor from The Ohio State University Michael E. Moritz College of Law in 2000 and received his Bachelor of Science degree in Finance from Miami University in 1997. He is a member of the Ohio Bar and is admitted to the practice of law in the United States District Courts for the Southern District of Ohio and the Northern District of Ohio. Mr. LaCivita is a member of the USFN where he was appointed to the USFN Bankruptcy section and has spoken at USFN conferences and for other organizations about bankruptcy.



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Christopher A. DeNardo is the Managing Partner for Pennsylvania and New Jersey of LOGS Legal Group, LLP. He is a member of the Montgomery and Pennsylvania Bar Associations and is admitted to practice law in Pennsylvania, New Jersey, and New York, as well as all Federal District Courts in Pennsylvania and New Jersey as well as the Third Circuit Court of Appeals. In addition, he is a licensed title agent.

Mr. DeNardo has been practicing law for over twenty years and has several years' worth of valuable experience representing lenders in creditors' rights and bankruptcy issues as well as foreclosures, evictions, and other real estate transactions. He also has experience in title curative issues such as quiet title actions, reacquisition of properties after tax sale, and drug seizures. Mr. DeNardo is a frequent lecturer to lenders and government officials regarding both foreclosure and bankruptcy practice in Pennsylvania, as well as foreclosure mediation. He is a past co-chair one of the lenders' representatives sitting on the Philadelphia Foreclosure Steering Committee, which is responsible for the development of the Philadelphia Mortgage Foreclosure Diversion Pilot Program, the foreclosure mediation program that has garnered international attention and become the template for similar programs for Courts throughout the United States.



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April Stone is the Managing Bankruptcy Attorney at Tromberg, Morris & Poulin, PLLC, where her practice is focused on Bankruptcy and Secured Creditors' Rights. Mrs. Stone has earned a reputation in Florida as an effective and meticulous advocate. She successfully argued an appeal before the Florida Second District Court of Appeals, to extend the ruling in *Failla v. Citibank, N.A.*, to permit trial courts to find that a Debtor constructively surrendered real property in cases where Debtors did not specifically surrender property but failed to satisfy the obligations of property retention. Mrs. Stone is also an active Member of the Florida Bar Business Section, Bankruptcy and UCC Committee, which drafts and analyzes proposed legislation in the State of Florida.

Mrs. Stone completed her undergraduate studies at the University of Southern California, where she graduated Cum Laude with a B.A. in Classical Studies and Political Science. Thereafter, she received her J.D. from the University of Florida, also graduating Cum Laude. April completed a judicial internship with Judge Glenn while he served as Chief Judge of the Middle District of Florida. In her free time, April is an active member of her community, she enjoys mentoring young women and spending time with her husband, son and daughter.



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Alice Whitten is Managing Counsel - Senior Vice President in the Wells Fargo Legal Department in their Irving, TX office. She leads a team that provides guidance and support for consumer bankruptcy operations across the Wells Fargo enterprise, including mortgage, automobile, credit cards and student lending and supports FCRA, SCRA & MLA across the consumer lending enterprise. She has been with Wells Fargo since 2014.

Prior to joining Wells Fargo, she previously served as a Standing Chapter 13 Trustee in the Northern District of Texas for four years and was Senior Vice President – Associate General Counsel with AmeriCredit Financial Services, Inc. (now known as GM Financial) providing legal support for bankruptcy and default services operations.

Alice is a graduate of St. Mary's University School of Law (cum laude) in San Antonio, Texas and the University of Minnesota – Carlson School of Management. Alice is admitted to practice in Texas. She is currently the Co-Chair of the NACTT Automobile Committee and a Board Member for the NACTT Academy. She was a Council Member of the Bankruptcy Law Section Counsel of the State Bar of Texas from 2013-2015, and a Committee Member of the Committee on Case Administration and the Estate for the ABI Commission on Consumer Bankruptcy (2018-2019). She is currently the Co-Chair of the NACTT Automobile Committee and a Board Member for the NACTT Academy.

**General Session 2 – Objection to Claim Hearing/Motion for Relief Hearing - LIVE ACTION
(Interactive Session)**

Planters Meeting Room

Thursday, March 9, 2023

10:00 AM – 11:00 AM Central Time

Step inside a bankruptcy courtroom to hear lawyers present and argue a sample motion for relief from the stay and objection to claim. Learn some of the fundamental issues and evidentiary burdens in an entertaining forum, as well as the information and documentation a court takes into consideration when deciding some of the more common bankruptcy hearings.

Moderator:

- Mike McCormick, Esq., Senior Partner – Bankruptcy, McCalla Raymer Leibert Pierce, LLC - Michael.McCormick@mccalla.com

Speakers:

- Seth Greenhill, Esq., Bankruptcy Attorney, Padgett Law Group - seth.greenhill@padgettlawgroup.com
- Nichole Glowin, Esq., Managing Partner Client Relations & Bankruptcy, ZBS Law, LLP - nnglowin@zbslaw.com
- Chase Miller, Esq., Senior Associate Attorney, McCabe, Weisberg & Conway - chasemiller@mwc-law.com
- Randall S. Miller, Esq., President/CEO, Randall S. Miller & Associates - rmiller@rsmalaw.com
- Dan West, Esq., Shareholder, SouthLaw, PC - dan.west@southlaw.com
- Mike Arnovitz, Esq., Managing Shareholder, Reimer Law – marnovitz@reimerlaw.com



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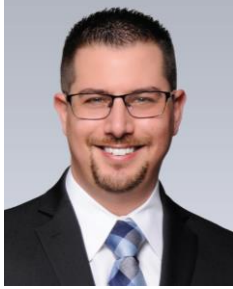
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Michael is a senior partner in the bankruptcy department at McCalla Raymer Leibert Pierce, LLC in Atlanta, Georgia, where he assists in the bankruptcy representation for dozens of mortgage lenders and servicers nationwide. He has been with the firm since 2004.

Michael is a native of Toronto, Canada and received his undergraduate degree from the University of Western Ontario. He graduated from Wake Forest University School of Law in 1994 and is admitted to practice in Alabama, Arkansas, Georgia, Kansas, Mississippi, Missouri, and Tennessee.

Michael is a frequent speaker and author on various topics related to bankruptcy, including the handling of escrow accounts during a bankruptcy proceeding, and the recent bankruptcy form changes. He has also appeared as an expert witness in several bankruptcy cases on behalf of mortgage servicers. Michael is a member of numerous local and national bankruptcy organizations, including the American Bankruptcy Institute, and the National Association of Chapter 13 Trustees (associate member). He is chair of the Loan Modification Subcommittee of the NACTT Mortgage Committee and was recently appointed to the Committee on Case Administration and the Estate of the ABI Commission on Consumer Bankruptcy Law. He is also recognized by the American Board of Certification as a Consumer Bankruptcy Specialist.



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Seth Greenhill, Esq, is a Creditors' Rights Attorney at Padgett Law Group. Seth is based out of the firm's Tallahassee office and is licensed to practice law in the states of Florida, Tennessee, and Ohio. Seth has over a decade of experience representing creditors in bankruptcy matters, such as adversary proceedings, appeals, stay relief motions, plan objections, and defense of secured claims. He graduated cum laude from Nova Southeastern University Shepard Broad Law Center and summa cum laude from Florida Atlantic University. Seth's aggressive representation has led to numerous speaking and educational opportunities in the default servicing industry. He is a regular contributor to industry education and advocacy efforts. In 2022, Seth was the recipient of the ALFN JPEG Picture the Future Award. Seth's legal representation has led to several published bankruptcy decisions, including Dees v. New Rez LLC, No. 1:21-CV-3475-JPB, 2022 U.S. Dist. LEXIS 136121 (N.D. Ga. July 29, 2022) NewRez LLC v. Dees (In re Dees), No. 19-66217-pwb, 2021 Bankr. LEXIS 2289 (Bankr. N.D. Ga. Aug. 12, 2021); In re Olson, 619 B.R. 774 (Bankr. M.D. Fla. 2020); Shellpoint Mortg. Servicing, LLC v. Barnett (In re Barnett), Nos. 20-30140, 203116, 2020 Bankr. LEXIS 2270 (Bankr. S.D. Tex. Aug. 25, 2020); In re Spark, 509 B.R. 728 (Bankr. M.D. Fla. 2014)



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Nichole Glowin is the Managing Partner of Client Relations and Bankruptcy at ZBS Law, LLP, wherein she provides clients with a direct resource for legal solutions and oversees the firm's bankruptcy practice. Mrs. Glowin has over 14 years of extensive experience representing clients in all bankruptcy related matters. She specializes in complex contested matters relating to all Chapter 7, Chapter 13 and Chapter 11 proceedings, including confirmation of reorganization plans, motions for relief, claim defense, lien avoidance actions, preference avoidance actions, adversary proceedings and bankruptcy appeals. Ms. Glowin has trained several large financial institutions on various bankruptcy, foreclosure and compliance matters, has written several relevant articles to industry periodicals for publication and regularly participates in industry conferences.

Ms. Glowin graduated from Chapman University School of Law in 2008. Prior to joining ZBS Law, LLP, Ms. Glowin served as general counsel for a high-volume foreclosure trustee wherein she assisted financial institutions with implementing compliant policy and procedure, default litigation management and the resolution of contested foreclosure matters.

Ms. Glowin is admitted to practice in the State of California, the State of Nevada the U.S. District Court for the State of California in the Northern, Central, Southern and Eastern Districts and the U.S. District Court for the State of Nevada. Mrs. Glowin enjoys discussing all aspects of bankruptcy law and procedure and can be reached at n glowin@zbslaw.com.



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Chase Miller is a Senior Associate attorney in McCabe, Weisberg & Conway, LLC's Wilmington, Delaware office. He has been licensed to practice law in the State of Delaware since 2009. His law practice has focused on Creditor's Rights since 2010. He regularly represents creditors with foreclosure matters in Delaware's Court of Chancery and Superior Court, as well as bankruptcy matters in the United States Bankruptcy Court for the District of Delaware. He graduated from the University of Delaware in 2006 with a degree in History and Widener University School of Law in 2009.

Chase previously spoke at the Delaware Consumer Bankruptcy CLE Program, an annual program sponsored by the United States District Court for the District of Delaware, the United States Bankruptcy Court for the District of Delaware, and the Federal Bar Association. He is a member of the Delaware State Bar Association. He enjoys playing golf in his spare time and competes in many regional events.



Randall S. Miller, Esq.

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Randall S. Miller, Randy as he is called by his friends, graduated from Michigan State University in 1987 with a B.S. in Political Science/Pre-Law. He earned his J.D. at the Detroit College of Law in 1992. After spending over a decade as a trial attorney, Randy started his law firm, Randall S. Miller & Associates in 2002. The firm is now in the States of Colorado, Illinois, Michigan, Minnesota, Wisconsin and Wyoming. Randy is also the CEO of U.S. Default Management, a back office solutions provider, helping save servicers millions of dollars per year. His current focus is on their new Universal Attorney Audit Platform, which benefits servicers and attorneys alike. Schweitzer Title Agency, LTD is another of Randy's companies, providing national title solutions, as well as handling closing/escrow matters. He formerly sat on both the Executive Board and Executive Committee of the Association of Trial Lawyers of America, and headed its PAC Task Force. He also served on the Executive Board of the Michigan Association for Justice. As a member of the State Bar of Michigan Representative Assembly, an elected position that he held until being term limited out, he chaired its Drafting Committee where he had the ability to redraft Michigan's attorney ethics standards.



Daniel A. West, Esq.

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Dan joined the firm in May 2000 and is a Shareholder and Managing Attorney over the St. Louis, Missouri operation. He is currently licensed to practice law in Missouri and is also admitted to practice before the United States District Court for the Eastern and Western Districts of Missouri and the Federal District of Kansas and the Federal District of Nebraska. He obtained his B.A. in Finance from the University of Missouri-Columbia in 1994. He obtained his law degree from the University of Missouri-Columbia in 1997.

Dan has concentrated his practice of law representing secured creditors in bankruptcy and related litigation, primarily in the Eastern District of Missouri since 1997. He is a noted speaker at various industry conferences and an author in regional and national publications.

EDUCATION & PROFESSIONAL MEMBERSHIPS

- B.S. University of Missouri, 1994
- J.D. University of Missouri, 1997
- Bar Association of Metropolitan St. Louis
- The Missouri Bar
- American Bar Association

ACCOMPLISHMENTS

- USFN Bankruptcy Committee, 2007-Present, Chairman, 2011-2012
- Court appointed Eastern District Local Rules Committee, 2008-2010
- Chairman of the Bar Association Metropolitan St. Louis Bankruptcy CLE Committee, 2006



Michael S. Arnovitz, Esq.

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Mr. Arnovitz joined the firm in 1999 and became a shareholder in 2004. Although his experience is primarily in the area of bankruptcy law, Mr. Arnovitz has handled residential foreclosures, commercial litigation, real estate, as well as corporate and probate matters. In bankruptcy he has been involved with matters ranging from representation of creditors and debtors in bankruptcy to representing bankruptcy Trustees.

Mr. Arnovitz received his Juris Doctor in 1985 from the Cleveland Marshall College of Law, Cleveland State University. Before that he received his Bachelor of Arts in Political Science from Cleveland State University. He was admitted to the Ohio Bar in 1986 and was thereafter admitted to practice for the U.S. District Court for the Northern District of Ohio, the U.S. District Court for the Southern District of Ohio, and the U.S. Court of Appeals, 6th Circuit.

Mr. Arnovitz is a member of the American Bar Association, the Ohio Bar Association and the Cleveland Metropolitan Bar Association. In addition, he is a member of the National Association of Chapter 13 Trustees and the American Bankruptcy Institute. Further, he is a past Chair of the Bankruptcy Section of the USFN as well as a past Board Member. He has been a frequent speaker for the local and state bar associations as well as seminars sponsored by clients and various organizations in which he and the firm is a member. He has authored several articles in the areas of bankruptcy law and creditors' rights.

General Session 3 - Post-COVID Modifications and HAF Fund Issues

Planters Meeting Room

Thursday, March 9, 2023

11:15 AM – 12:15 PM Central Time

With the climate of COVID largely over, and the housing market resembling the normalcy that was elusive over the past two years, servicers have been playing their role in offering various loss mitigation options for qualifying borrowers. From deferments to loan modifications to partial claims – this panel will discuss the array of workout options mortgage services have been offering post-COVID. Our panelists will discuss how such workouts have been dealt with by courts and certain factors servicers should consider. The panel will also address the Homeowner Assistance Fund (HAF) and issues confronted by services in applying such funds during an active bankruptcy.

Moderator:

- Jeffrey Fraser, Esq., Partner, Bankruptcy, Albertelli Law – jfraser@alaw.net

Speakers:

- Travis Menk, Esq., Partner, Brock & Scott, PLLC - travis.menk@brockandscott.com
- Renee Parker, Esq., Managing Attorney, The Mortgage Law Firm - renee.parker@mtglawfirm.com
- Aleksandra Fugate, Esq., Supervising Attorney – Bankruptcy, Woods Oviatt Gilman LLP - afugate@woodsdefaultservices.com
- Michael Daniels, Sr. Principal, Bankruptcy, Mr. Cooper - Michael.Daniels@mrcooper.com



Jeffrey Fraser, Esq.

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Jeffrey is the partner over the firm's national bankruptcy department. In such role, Jeffrey works closely with each state's managing attorneys as it relates to training, legal strategy, and all facets of the firm's bankruptcy practice.

Jeffrey is an active participant in the Southern District of Florida's bankruptcy bar and was the 2019/2020 Chair of the Local Rule Committee and an inaugural member the district's Lawyer Advisory Committee (LAC), serving as the committee's Chair in 2020 and 2021. Jeffrey was also born in Jamaica and is a past president of the Jamaican-American Bar Association.

In recognition of his efforts, Jeffrey was selected by Super Lawyers as one of its "Florida Rising Stars" for 2019, 2020 and 2021. In addition, Jeffrey was named a 2017 Blackshear Fellow by the National Conference of Bankruptcy Judges (NCBJ), a 2020 American Bankruptcy Institute (ABI) 40 Under 40 honoree, and has published articles on consumer bankruptcy issues in the American Legal & Finance Network (ALFN) and Default Servicing (DS) News. Jeffrey has achieved the highest rating in both legal and ethical ability by Martindale-Hubbell and prides himself on practicing with humility, integrity, and appreciation.

Education:

J.D., University of Miami School of Law, 2010

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Travis is a Partner in the Charlotte Office in the Bankruptcy Department. He is licensed to practice in North Carolina (2007), South Carolina (2010), Georgia (2013), and Tennessee (2013) and is licensed in each of the Federal Districts for those states as well as the 4th, 6th, and 11th Circuit Court of Appeals and the United States Supreme Court. Travis has worked as a Creditor's Rights attorney for 15 years in the areas of Bankruptcy, Foreclosure, Litigation and Collections.

Travis Graduated in 2003 from Stanford University with a B.S. in Management Science & Engineering with a concentration in Financial and Decision Engineering. He obtained his Juris Doctor and graduated Cum Laude from the University of Illinois in 2006.

Travis is a board member for the South Carolina Bankruptcy Law Association (SCBLA) and has spoken numerous times for that Association as well as for ALFN over the years on a variety of topics within Bankruptcy. Travis's primary hobby these days is spending time with his family and 3 year old son Oliver.



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Renee Parker is the Managing Attorney of The Mortgage Law Firm's Washington office. Ms. Parker has over 18 combined years of experience handling complex bankruptcy issues, foreclosure matters, civil/mortgage litigation with published decisions, title insurance issues, and real property insurance claims for mortgagee claimants. Parker was admitted to the Washington State Bar and both district courts in 2005, the California State Bar and its 4 district courts in 2008, the Oregon State Bar and its district in 2014, the Arizona State Bar and its district in 2018, the United States District Court of Colorado in 2010, and the United States Court for both the 9th Circuit and the 9th Circuit BAP in 2011. She was also admitted to The Supreme Court of the United States in 2011. While attending Michigan State University College of Law (formerly Detroit College of Law), Parker worked as a Research Assistant to Professor Cynthia Lee Starnes in updating the Article 9 section for Thomson-West's Michigan Compiled Laws Annotated Uniform Commercial Code Forms, 3rd Edition to reflect the massive UCC revisions of 2001.



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I am a graduate of the State of New York University at Buffalo Law School. I am licensed to practice in the state of New York. I have spent the last seven and a half years working at Woods Oviatt Gilman LLP and I have been the Supervising Bankruptcy Attorney for the past five years. In my current position, I represent Secured Creditors of the debtor in Chapter 7, 11 and 13 bankruptcy filings. I represent our clients in both, the regular bankruptcy process (including loss mitigation), as well as, in litigated matters such as adversary proceedings and appeals. In addition to Bankruptcy, I also represent clients in post-foreclosure evictions proceedings.

Prior to joining Woods Oviatt Gilman LLP, I worked with the Legal Aid Society, Thomson Reuters and the in-house Immigration Office at the University at Buffalo.

I am originally from Bulgaria, but I have lived in many different countries throughout Europe and as a result I speak seven languages. I also played competitive tennis and I came to the United States in 2007 on a tennis scholarship.



Michael Daniels

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Michael Daniels, Sr. Principal, Bankruptcy, marks 32 years in the bankruptcy industry this Spring. He's been with Mr. Cooper since 2012 where he started as a BK Manager, was promoted to AVP, and then Sr. Principal. His current role entails BK automation, investor relations and supporting management on emerging issues (internal and external) that impact BK operations. He interfaces with both on- and offshore staff along with process managers, internal business partners, and a variety of external vendors.

Previously, he was employed at the Dallas Chapter 13 Trustee's Office as the Closing Dept. Manager, and a 341 Hearing Officer, for six years. His bankruptcy career began long ago having worked as a legal assistant for two small firms that represented debtors in consumer bankruptcy cases with a brief interlude as a BK Dept. Supervisor at Associates Housing Finance between the debtor firms.

Having worked in these various areas of the bankruptcy industry provides him a uniquely well-rounded perspective on bankruptcy matters. Having trained to be a theatrical stage manager (BA- University of Northern Iowa, MA-Purdue University) prepared him to "run the show" in whatever circumstances he found himself.

Michael is an Associate Member of the NACTT where he is active in the Mortgage Subcommittee and is currently on the subcommittees focused on NDC and Service Transfers. He is passionate about DEI in the workplace and was a founding member of the Cooper Pride employee resource team at Mr. Cooper.

General Session 4 - Future Outlook on Bankruptcy Issues (proposed legislation, student loan relief and other important issues)

Planters Meeting Room

Thursday, March 9, 2023

1:00 PM – 2:00 PM Central Time

The panel of Bankruptcy Attorneys and Servicers will examine proposed Bankruptcy legislation including the “Consumer Bankruptcy Reform Act of 2022,” which proposed to *eliminate* Chapter 7 and Chapter 13 cases in favor of a new “Chapter 10.” Further, the Panel will discuss the “Student Borrower Bankruptcy Relief Act of 2022,” and a Borrower’s ability to discharge student loan debt in Bankruptcy. Finally, the Panel will review proposed Bankruptcy Rule updates from the Advisory Committee, including the “Mid-Case Audit” and the potential impact of legislation and Rule changes on Servicers.

Moderator:

- Greg Campbell, Esq., Bankruptcy Partner, Aldridge Pite, LLP - gcampbell@aldridgepite.com

Speakers:

- Leah Freedman, Esq., Managing Attorney, Bankruptcy Department (MD & DC), BWW Law Group, LLC - leah.freedman@bww-law.com
- Heather Giannino, Esq., Managing Attorney – Bankruptcy, Heavner, Beyers & Mihlar, LLC - HeatherGiannino@hsbattys.com
- Alicia Byrd, Bankruptcy Operations Manager, Flagstar Bank - alicia.byrd@flagstar.com
- Abbey Ullsh Dreher, Esq., Partner – Bankruptcy, Barrett Daffin Frappier Turner & Engel, LLP - AbbeyU@BDFGroup.com



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As a Partner at Aldridge Pite, LLP's Bankruptcy Department, Mr. Campbell manages the firm's loan portfolio in Chapter 11, 12, and Subchapter-V reorganizations. Mr. Campbell's representation includes defending financial institutions, secured and unsecured creditors, and mortgage servicers with respect to residential, auto, commercial, and SBA loans in bankruptcy and adversary proceedings.

Mr. Campbell has served as a panelist at financial servicing seminars and his work has been published in numerous legal journals.

While attending school at the University of San Diego School of Law, Mr. Campbell participated in law review and graduated with honors. In addition, Mr. Campbell served as a judicial clerk for the Honorable Justice Terry O'Rourke at the California Court of Appeal, Fourth Appellate District in San Diego.

Mr. Campbell holds a Juris Doctor from the University of San Diego School of Law and a Bachelor of Arts in Law & Society from the University of California – Santa Barbara. He is licensed to practice law in California and the U.S. District Courts for the Central, Eastern, Northern, and Southern Districts of California.



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Leah Freedman has worked in the default industry since 2008. Since graduating cum laude from University of Baltimore School of Law in 2012, she has represented creditors in thousands of Chapter 7, 13, and 11 bankruptcy cases in Maryland and the District of Columbia. She currently works as the Managing Attorney for the Bankruptcy Department at BWW Law Group, LLC, and most recently, she acted on the Special Rules Committee for the District of Columbia, assisting its new judge with creating a complete set of new rules and forms for the jurisdiction.



Heather M. Giannino, Esq.

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Heather M. Giannino is the Managing Attorney of the Bankruptcy Department at Heavner, Beyers & Mihlar, LLC, where she oversees secured creditor's rights in bankruptcy, foreclosure and related matters. She is a member of the American Bankruptcy Institute (ABI), Bankruptcy Association of Southern Illinois (BASIL), National Association of Chapter Thirteen Trustees (NACTT), American Legal and Financial Network (ALFN), Illinois State Bar Association (ISBA), Decatur Bar Association (DBA) and Missouri Bar Association. Ms. Giannino currently serves as Co-Chair for the ABI Consumer Committee. She has served as co-chair of the Hon. Eugene R. Wedoff Seventh Circuit Consumer Bankruptcy Conference, Education Director, Special Projects Leader and Communications Manager of the ABI Consumer Committee, co-chair of ALFN's BKPG Events, Content & Social Media Sub-Committee, coordinating editor for the Consumer Point-Counterpoint Column of the *ABI Journal*, member of the Loan Modification Mediation subcommittee of the Northern District of Illinois Bankruptcy Court Liaison Committee and member of the planning committee for ABI's Consumer Practice Extravaganza. She is licensed in Illinois, Missouri and Indiana. Ms. Giannino received her B.S. in Accounting and Finance *summa cum laude* from Millikin University and her J.D. *cum laude* from Chicago-Kent College of Law.



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With over 13 years in the Bankruptcy industry, Alicia has recently joined Flagstar Bank as their Bankruptcy Operations Manager, expanding on her 20 years of experience in operational management. Beginning as a certified paralegal, she has used the knowledge gained in each position to build the skills necessary to succeed. With additional experience in Commercial Banking, Alicia is capable of large scale, international level volume, while maintaining small-scale attention to detail. This aids the national portfolio, vendor, and personnel oversight she is responsible for today. She is passionate about management and ways to improve management practices in the current professional climate; speaking and training on the topic as often as possible. She is currently a member of the ALFN's WillPower, JPEG, and BKPG groups.



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Ms. Dreher is a Partner in the Bankruptcy Department in the Addison office of Barrett Daffin Frappier Turner and Engel, LLP and has been with the firm since June 2006.

Ms. Dreher attended the University of Texas at Austin earning a B.A. in Government in 2002 and received her Juris Doctor from the University of Houston Law Center in 2005.

Ms. Dreher is licensed in Texas, Georgia, Colorado, and Arizona and is a member of the Dallas Bar Association, Tarrant County Bar Association, and Member of The Honorable Larry E. Kelly Bankruptcy Inn of Court. She regularly practices before all of the Bankruptcy Courts in the Northern, Eastern, Southern and Western Districts of Texas, the District of Colorado, the District of Arizona and the Northern, Middle and Southern Districts of Georgia. She is also licensed in Bankruptcy Court in the Northern, Eastern and Western Districts of Oklahoma.

Ms. Dreher is currently a co-chair of the National Association of Chapter 13 Trustee's Mortgage Creditor Committee, as well as a co-chair of the Post Petition Fees Sub-Committee within that larger organization. Ms. Dreher is an active member of the Keller Women's Club and is the Treasurer of that Organization.

General Session 5 - 341 Meeting/Confirmation Hearing - LIVE ACTION (Interactive Session)

Planters Meeting Room

Thursday, March 9, 2023

2:15 PM – 3:15 PM Central Time

Panelists will hold a mock 341 Meeting of Creditors and a Chapter 13 Contested Confirmation Hearing. Audience members will have the opportunity to see behind the curtain of what truly goes on in 341 meetings and Confirmation hearings and practitioners will provide best practices and how to effectively navigate both of these crucial events in the life of a bankruptcy case.

Moderator:

- Nicole Noel, Esq., Shareholder, Kass Shuler, PA - nmnoel@kasslaw.com

Speakers:

- Nisha Parikh, Esq., Managing Attorney – Bankruptcy, Diaz, Anselmo & Associates, PA - nparikh@dallegal.com
- Phyllis Ulrich, Esq., President, Carlisle Law - pulrich@carlisle-law.com
- Marcus Pratt, Esq., Attorney, Korde & Associates, P.C. - mpratt@kordeassociates.com
- Beverly Burden, Esq., Chapter 13 Trustee, Eastern District of Kentucky - questions@ch13edky.com
- Hon. Michelle V. Larson, Judge, United States Bankruptcy Court – Northern District of Texas – Dallas Division - judge_michelle_larson@txnb.uscourts.gov



Nicole Mariani Noel, Esq.

Shareholder

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Nicole Mariani Noel is a Shareholder at Kass Shuler, PA., where she has been practicing in the fields of Bankruptcy, Creditors' Rights and Insolvency, Real Estate, Consumer and Business Litigation since 2009. Ms. Noel heads the Bankruptcy practice group for the firm and handles cases throughout the State of Florida, including the Northern, Middle and Southern Districts.

Her membership includes the American Bankruptcy Institute, The Florida State Alumni Real Estate Network, Tampa Bay Bankruptcy Bar Association (TBBBA), The Florida Bar, and the American Legal and Financial Network. Ms. Noel is the Chair Emeritus for the Bankruptcy Practice Group for the American Legal and Financial Network (ALFN) and formerly Co-Chaired the Case Law Update Subcommittee for the Real Property Finance and Lending Committee of the RPPTL Section of the Florida Bar. Most recently, Ms. Noel joined the Board of Directors for the Tampa Bay Bankruptcy Bar Association and Chaired the Pro Bono and Community Service Committee and later served as the Editor for *The Cramdown*, the quarterly publication of the TBBBA.

Her published work includes *Was Brown a Rash Decision?* (*The Cramdown*, Summer 2014); *Incompatible Personalities: Investigating the Mutually Exclusive Nature of § 1322(b)(2), (5)* (*ABI Journal*, November 2012) and *Stripping Down Your Spouse: Tenancy by the Entirety Property Ownership under § 506* (*ABI YLC Newsletter*, September 2012).

Ms. Noel is active in the community and frequently volunteers her time to speak at local Universities on topics which include ethical concerns facing young attorneys, time management, and first year law practice pointers. Ms. Noel is an adjunct professor at St. Petersburg College and Hillsborough Community College teaching Bankruptcy and Civil Litigation. She participated in the 2016 NextGeneration program held by the Bankruptcy Judges during the National Conference of Bankruptcy Judges (NCBJ). Ms. Noel was honored to become a Fellow for the Florida Bar Leadership Academy. She has also been named one of ALFN's Junior Professionals and Executives Group (JPEG)'s stand-out young professional to watch in 2016.

She received her undergraduate degree from The Florida State University and her Juris Doctor and Masters of Business Administration degrees from Stetson University College of Law and Stetson University School of Business Administration.



Nisha Parikh, Esq.

Managing Attorney – Bankruptcy
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Naperville, IL 60563
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Nisha B. Parikh practices in the areas of mortgage foreclosure, bankruptcy, and creditors' rights. Ms. Parikh is a graduate of The Ohio State University (2001) and has worked as a case worker for Children Services and as an investigator for Juvenile and Domestic Court. Ms. Parikh is a graduate of Thomas M. Cooley Law School (2009) and is licensed to practice law in the State of Illinois and in the United States District Court for the Northern, Central, and Southern Districts of Illinois; United States District Court for the Eastern and Western Districts of Michigan; United States District Court for the Southern District of Indiana; and the United States District Court for the Western District of Wisconsin.

Prior to joining Diaz Anselmo & Associates P.A, Ms. Parikh worked as a debtor's attorney for various consumer bankruptcy firms in the Chicagoland area and also as a creditor's attorney. Ms. Parikh is a member of the Illinois State Bar Association, the American Bar Association, Phi Alpha Delta, the Chicago Bar Association, the American Bankruptcy Institute, the National Association of Chapter 13 Trustees and the Bankruptcy Association of Southern Illinois. Ms. Parikh is also a board member for the DuPage Association of Women Lawyers. Additionally, she is fluent in Gujarati.

Education

- Thomas M. Cooley Law School (J.D., 2009)
- The Ohio State University (B.A., 2001)

Bar Admission

- Illinois State Bar
- United States District Court for the Northern District of Illinois
- United States District Court for the Central District of Illinois
- United States District Court for the Southern District of Illinois
- United States District Court for the Western District of Wisconsin
- United States District Court for the Southern District of Indiana
- United States District Court for the Eastern District of Michigan
- United States District Court for the Western District of Michigan



Phyllis A. Ulrich, Esq.

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Currently a principal in the law firm of Carlisle Law, Phyllis, first joined the firm as an associate attorney in 1994 and became a shareholder in 1999. Her main areas of practice include real estate, creditors' rights, and creditor representation in bankruptcy.

Phyllis received her B.A. degree, magna cum laude (1988), and her J.D. degree (1991) from The University of Akron.

Her Firm is a member of the United States Foreclosure Network (member since 2021); and American Legal & Financial Network "ALFN" (member since 2022); and, she is a member of the Cleveland Metropolitan Bar Association (member since 1994; Bankruptcy and Commercial Law Section (Chair, 2012-2013); Women in Law Section; Board of Trustees of the Cleveland Metropolitan Bar Association (2012-2015); Vice Chair of Bankruptcy Committee of the United States Foreclosure Network (2022-2023); National Association of Chapter 13 Trustees (member since 1994), and American Bankruptcy Institute (member since 1994).

Her charity work for the community includes involvement with the Hattie Larlham Foundation. Past charities include the American Diabetes Association, American Heart Association, and the March of Dimes.



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Marcus Pratt is an Attorney at Korde & Associates, P.C., in Lowell, MA where he concentrates in the representation of institutional lenders in residential foreclosures and consumer bankruptcies. Prior to joining the attorney staff at Korde in 2012, he served as a paralegal in the Firm's bankruptcy department for several years. Mr. Pratt is a graduate of Saint Anselm College in Manchester, NH (B.A., magna cum laude, 2008) and Suffolk University Law School in Boston, MA (J.D., cum laude, 2012). He was a production editor of the *Suffolk University Journal of Health & Biomedical Law*, and also received a certificate of distinction in the Law School's Business Law and Financial Services Concentration. Mr. Pratt is admitted to practice in the Commonwealth of Massachusetts, and the States of Connecticut, Maine, and New Hampshire, as well as before the United States District Court for all four (4) districts and the United States Court of Appeals for the First Circuit. In 2015, he co-authored the third edition of *Moving for Relief from the Automatic Stay in Bankruptcy* published by Massachusetts Continuing Legal Education (MCLE), and in 2018, he was a contributing author for the most recent edition of *Bankruptcy Practice in Massachusetts*, also published by MCLE. He has previously served as a panelist at events hosted by the Massachusetts Bar Association and Boston Bar Association. In 2019, Attorney Pratt was selected as a recipient of the Picture the Future Award by the American Legal & Financial Network's Junior Professionals & Executives Group (JPEG). He currently serves as a member of the Local Bankruptcy Rules Advisory Committee for the District of Massachusetts and as a member of the Steering Committee of the Bankruptcy Section of the Boston Bar Association (where he is also co-chair of the Education Committee).



Beverly M. Burden, Esq.

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Beverly M. Burden, Lexington, Kentucky, has served as the Chapter 13 Trustee for the Eastern District of Kentucky since 1999. Before her appointment as trustee, she clerked for the late Bankruptcy Judge Joe Lee. She has presented at numerous national, regional, and local bankruptcy seminars, and strives to share practical information that consumer bankruptcy attorneys can use. She writes a blog for practitioners in the Eastern District of Kentucky at www.ch13edky.wordpress.com and is the Chair of the Biennial University of Kentucky Consumer Bankruptcy Law Conference. Ms. Burden is a member of the National Association of Chapter Thirteen Trustees (NACTT) and serves on the Board of Directors of the NACTT Academy for Consumer Bankruptcy Education (www.considerchapter13.org). She served on the Chapter 13 Advisory Committee to the ABI Commission on Consumer Bankruptcy. Ms. Burden received her J.D. from the University of Kentucky College of Law in 1983 and holds a B.B.A. degree in Accounting. She is a Fellow in the American College of Bankruptcy (2017).



Hon. Michelle V. Larson

Judge

United States Bankruptcy Court –
Northern District of Texas – Dallas Division
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Michelle V. Larson was appointed to serve as a bankruptcy judge for the Northern District of Texas – Dallas Division on July 7, 2020. Prior to taking the bench, Judge Larson was a resident practitioner in Dallas for 24 years. Immediately before her appointment, Judge Larson was an insolvency and restructuring partner with the law firm of Carrington, Coleman, Sloman & Blumenthal, L.L.P. She began her legal career with what is now Hunton Andrews Kurth LLP and also practiced for several years with Weil Gotshal & Manges LLP and Forshey & Prostok, LLP. As a practitioner, Judge Larson had experience in all areas related to commercial bankruptcy and restructurings, including complex debtor's and creditor's representations, out-of-court restructurings, liquidations, secured finance, and commercial litigation. She worked on bankruptcy cases across the country in various industries, including real estate, telecommunications, health care, sports, banking, energy, and retail and was instrumentally involved in precedential bankruptcy appeals before courts of appeal throughout the country and the U.S. Supreme Court, including *GWI PCS 1, Inc.*, *NextWave Personal Communications Inc.*, and *Texas Rangers Baseball Club*.

Judge Larson is a member of the National Conference of Bankruptcy Judges, the American Bankruptcy Institute, and the John C. Ford American Inns of Court, as well as other local bar groups. She is a frequent contributor at conferences addressing a variety of bankruptcy issues. She has also successfully served as mediator for her bankruptcy colleagues in the Northern District of Texas.

Prior to her appointment, she spearheaded her prior firm's Women's Business Development Initiative and has been recognized for her pro bono efforts.

Judge Larson is originally from Houma, Louisiana and graduated as the valedictorian of Nicholls State University, *summa cum laude*, with a B.S. in Accounting and a minor in English. She is also a recipient of the Nicholls State Hall of Fame award. She received her J.D. from Loyola University School of Law in New Orleans, Louisiana, *magna cum laude*, where she was a member of Law Review and Moot Court and was recognized for excellence in Constitutional Law and Business Organizations. Finally, prior to taking the bench, Judge Larson was a Certified Public Accountant, having received her license in Louisiana.