

Faculty Biographies

A. Todd Almassian is a partner with Keller & Almassian, PLC in Grand Rapids, Mich., and represents debtors and creditors in consumer and commercial bankruptcy matters. He is a member of the Grand Rapids Bar Association (for which he served as treasurer from 2011-13), the State Bar of Michigan, the Federal Bar Association for the Western District of Michigan (for which he served as chairman of its Bankruptcy Section from 2008-10) and ABI. Mr. Almassian is Board Certified in Consumer Bankruptcy Law by the American Board of Certification and has served as an expert witness in bankruptcy cases. He is listed in the 2011-15 editions of *The Best Lawyers in America* for Bankruptcy and Creditor-Debtor Rights Law and as its 2016 Grand Rapids Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law “Lawyer of the Year.” Mr. Almassian received his B.A. from Michigan State University in 1993 and his J.D. from the University of Detroit Mercy School of Law in 1996.

Roberta W. Andrews is a partner in the law firm of Firebaugh & Andrews P.L.L.C. in Westland, Mich., and has focused exclusively on bankruptcy law since 2002. She specializes in chapter 7 and 13 consumer matters. Ms. Andrews began practicing law in state court, handling cases in the areas of probate litigation, wills & trusts, real estate transactions and litigation, divorce, contract claims and personal-injury litigation, and commenced bankruptcy practice in 1997. She received her B.S. in history and education from the University of Connecticut in 1990 and her J.D. *magna cum laude* from Wayne State University Law School in 1995.

Kimberly Bedigian is an attorney with Stevenson & Bullock, P.L.C. in Southfield, Mich., where her practice focuses on representing consumer debtors in bankruptcy cases. She has been Board Certified in Consumer Bankruptcy Law by the American Board of Certification since 2004. Ms. Bedigian received her undergraduate degree from the University of Michigan and her J.D. from the University of Detroit-Mercy.

Hon. James W. Boyd is a U.S. Bankruptcy Judge for the Western District of Michigan in Grand Rapids, appointed in May 2014, and presides over bankruptcy matters in Grand Rapids and Traverse City. Prior to his appointment, he was a partner in the law firm of Kuhn, Darling, Boyd and Quandt PLC in Traverse City, Mich., where he practiced in the areas of bankruptcy law and commercial litigation. From 1988-2014, he served as a chapter 7 panel trustee and as a chapter 11 operating and liquidation trustee in many cases. While a trustee, he served on the board of directors of the National Association of Bankruptcy Trustees from 1999-2013 and was the president of that organization in 2010. Judge Boyd has extensive trustee and receivership experience in both chapter 7 and chapter 11 cases involving a wide variety of industries. He has also served as an operating and liquidating receiver under Michigan law for numerous entities. Judge Boyd is a contributing author to ICLE’s *Handling Consumer and Small Business Bankruptcies*. He is a member of the Federal Bar Association and ABI, and is a frequent speaker. Judge Boyd received his J.D. from the Thomas M. Cooley Law School.

Kevin C. Calhoun is a partner with Calhoun, Di Ponio & Gaggos PLC in Southfield, Mich., where he focuses his practice on creditor and debtor bankruptcy, as well as divorce litigation. He is a member of the State Bar of Michigan and is admitted to practice in the U.S. Court of Appeals for the Sixth Circuit, as well as the U.S. District Courts for the Eastern and Western Districts of Michigan. Mr. Calhoun has received the Abraham J. Thomas Award for academic achievement and the American Jurisprudence Award for Jurisprudence and Constitutional Law. He received his B.A. in 1992 from

the University of Michigan - Dearborn in 1992 and his J.D. *cum laude* in 1996 from the Detroit College of Law at Michigan State University.

Kelley Callard is a trial attorney in the Office of the U.S. Trustee for the Eastern District of Michigan in Detroit and has been with the U.S. Trustee Program for seven years. She previously worked for a firm specializing in the representation of mortgage creditors. Ms. Callard received her B.A. in economics from Michigan State University with honors in 2000 and her J.D. with highest honors from the University of Tulsa College of Law in 2004.

Melissa A. Caouette is a staff attorney for the Office of Chapter 13 Trustee Carl L. Bekofske in Flint, Mich. She previously represented consumer debtors in chapter 7 and 13 cases. Ms. Caouette is admitted to practice before the U.S. District Court and U.S. Bankruptcy Courts for the Eastern District of Michigan, as well as the Sixth Circuit Court of Appeals. She received her J.D. from Thomas M. Cooley Law School.

Krispen S. Carroll has been a standing chapter 13 trustee in Detroit since 2000. She is a frequent speaker for ABI, the Institute for Continuing Legal Education and the National Association of Chapter 13 Trustees. She is also a contributing author to *Handling Consumer and Small Business Bankruptcies* (ICLE 2009). Ms. Carroll received her undergraduate degree from Michigan State University and her J.D. from the University of Detroit School of Law.

Nicholas D. Chambers is a consumer bankruptcy attorney with Charles J. Schneider PC in Livonia, Mich. Previously, he was an associate attorney at Walter A. Metzen and Associates. Mr. Chambers is a member of the Consumer Bankruptcy Association and the State Bar of Michigan, and he is admitted to practice in the U.S. District Courts for the Eastern and Western Districts of Michigan. He received his undergraduate degree from Wayne State University in 2004 and his Master's degree in synthetic chemistry & molecular biology.

Tracy M. Clark is a partner with Steinberg, Shapiro & Clark in Southfield, Mich., where she represents creditors, chapter 7 and 11 debtors, and chapter 7 trustees. She is admitted to the State Bar of Michigan, the U.S. District Courts for the Eastern and Western Districts of Michigan, and the Sixth Circuit Court of Appeals. Ms. Clark is a member of the Federal Bar Association, ABI, the National Association of Bankruptcy Trustees and the Consumer Bankruptcy Association (Eastern District of Michigan). She received her B.A. with distinction from Walsh College and her J.D. *cum laude* from Wayne State University Law School.

Hon. Scott W. Dales is Chief U.S. Bankruptcy Judge for the Western District of Michigan in Grand Rapids, initially appointed in 2007 and named Chief Judge in 2013. Following law school, he clerked for Hon. Constantine G. Cholakis, U.S. District Judge for the Northern District of New York, and subsequently practiced law for several years with Barrett Gravante Carpinello & Stern in Albany, N.Y. After clerking for Hon. James D. Gregg, Chief Judge of the U.S. Bankruptcy Court for the Western District of Michigan, and prior to taking the bench, he practiced law with Dykema Gossett, PLLC in Grand Rapids and served as in-house counsel to National City Corp. and its bank and nonbank subsidiaries. As a member of National City's insolvency practice group, he worked primarily with

distressed commercial transactions, including National City's aircraft lease portfolio and troubled automotive-supplier loans. Prior to attending law school, he served as a legislative analyst for the Federal Home Loan Mortgage Corp. (Freddie Mac). Judge Dales received his bachelor's degree from the University of Michigan in 1987 and his J.D. from the George Washington University Law School.

Thomas D. DeCarlo is a staff attorney at the office of David Wm. Ruskin, the standing chapter 13 trustee for the Eastern District of Michigan in Southfield, Mich. He has practiced in the areas of bankruptcy and creditors' rights and has represented debtors, creditors, committees and other parties-in-interest in chapter 7, 11 and 13 bankruptcy proceedings in cases throughout the southeastern U.S. He is also an adjunct professor of bankruptcy law at the Thomas Cooley School of Law in Ann Arbor, Mich., and previously served as the adjunct professor of bankruptcy law at Ave Maria University College of Law, also in Ann Arbor. Mr. DeCarlo is a member of the U.S. Bankruptcy Court and District Court for the Eastern District of Michigan, as well as the Sixth and Seventh U.S. Circuit Courts of Appeals. He is a frequent writer and speaker on bankruptcy and related topics for ABI, the Institute for Continuing Legal Education of the State Bar of Michigan, and the National Association of Chapter 13 Trustees. Mr. DeCarlo received his B.G.S. from the University of Michigan and his J.D. *magna cum laude* from Stetson University College of Law, where he was the editor-in-chief of the *Stetson Law Review*.

Barbara Foley is the standing chapter 13 trustee for the Western District of Michigan in Kalamazoo, appointed in May 2010. Prior to that, she was a staff attorney to chapter 13 trustee Carl Bekofske in Flint, Mich. In the Western District of Michigan, Ms. Foley is a member of the Bankruptcy Section for the Federal Bar. She also served on local bankruptcy rules consumer subcommittee and is a past chairperson for the annual seminar. Ms. Foley is a member of the Michigan Bar Association. She received her J.D. in 1980 graduate from Seattle University School of Law, where she was a member of its law review.

Patrick A. Foley is an attorney and counselor with John R. Foley, P.C., with offices in Dearborn and Northville, Mich., where he has expanded the firm's practice areas to include his previous work in the field of bankruptcy and related matters, while continuing the firm's practice in family law, probate and related real estate work. He has consulted for attorneys from various states throughout the country on bankruptcy and family law, and the intersection of the two practice areas. Previously, Mr. Foley was an attorney with the law firm of Stevenson & Bullock, P.L.C., in Southfield, Mich., where he represented trustees, creditors, debtors and third parties in personal and business bankruptcy, reorganization, adversary litigation, and related civil litigation and transactional work. He is admitted to practice in both Michigan and Alabama, as well as the U.S. Courts of the Eastern and Western Districts of Michigan. Mr. Foley received his B.A. in economics and management in 2007 from Albion College and his J.D. in 2010 from the University of Alabama School of Law.

Andrew J. Gerdes started Capital Bankruptcy in Lansing, Mich., in 2005 and focuses his practice primarily on bankruptcy law issues, representing debtors, trustees and creditors in both the Western and Eastern Districts of Michigan. Previously, he was a partner with Honigman Miller Schwartz and Cohn LLP, where he practiced for nine years in its litigation and bankruptcy departments. He also served as a research attorney at the Michigan Court of Appeals and as a law clerk for Hon. Michael G. Harrison at the Ingham County Circuit Court. From August 2012 through July 2014, Mr. Gerdes

chaired the Steering Committee for the Federal Bar Association for the Western District of Michigan's Bankruptcy Section, and is a frequent presenter at that association's annual bankruptcy seminar. He is a member of ABI and has presented at ABI's Detroit Consumer Bankruptcy Conference (now the Hon. Steven W. Rhodes Consumer Bankruptcy Conference) and Central States Bankruptcy Workshop. Mr. Gerdes received his Bachelor's degree in computer science from Michigan State University in 1983 and his J.D. *cum laude* from Wayne Law School in 1992, where he was a member of the National Moot Court team and was awarded the Order of the Coif.

Jill M. Gies is a trial attorney in the Office of the U.S. Trustee for the Eastern District of Michigan in Detroit, where she oversees the administration of bankruptcy cases and private trustees. She has been with the U.S. Trustee Program for 14 years. Previously, she worked for a small law firm specializing in the representation of chapter 7 trustees and institutional creditors. Ms. Gies received her bachelor's degree from Hillsdale College and her J.D. from the University of Detroit-Mercy.

Maria Gotsis is a staff attorney for the Standing Chapter 3 Trustee Krispen S. Carroll in Detroit. She is admitted to practice in both New Jersey and Michigan, as well as in the U.S. Bankruptcy Court for the Eastern District of Michigan and the Sixth Circuit Court of Appeals. From 2004-06, Ms. Gotsis represented consumer debtors prior to becoming a staff attorney for the chapter 13 trustee. She is a member of the State Bar of Michigan and the American Bar Association. Ms. Gotsis received her B.A. in political science from Boston University in 1996, her M.P.A. from American University in 1998 and her J.D. from Lewis & Clark Law School in 2003.

Prof. Steve Gray is the director of the University of Michigan Law School's Unemployment Insurance Clinic in Ann Arbor, Mich. Previously, he was the general manager of the Michigan Unemployment Insurance Project, a nonprofit organization he established to marshal law students to provide representation to jobless workers who are denied unemployment insurance. Prof. Gray's primary areas of focus throughout his legal aid career have been public benefits litigation and advocacy and administrative law. He taught and helped establish a legal aid clinical program at the University of Namibia Law School as a Fulbright Scholar in 2008-09. Prior to that, he was managing attorney at the Michigan Poverty Law Program, senior attorney at the Sargent Shriver National Center on Poverty Law, managing attorney at Legal Services of Southern Michigan, and staff attorney at Land of Lincoln Legal Assistance. Prof. Gray received his J.D. from the University of Illinois College of Law.

Hon. John T. Gregg is a U.S. Bankruptcy Judge for the Western District of Michigan in Grand Rapids, appointed on July 17, 2014. Previously, he was a partner with the law firm of Barnes & Thornburg LLP, where he focused on corporate restructuring, bankruptcy and other insolvency matters. Judge Gregg is a frequent writer and speaker on bankruptcy and other commercial issues. He has written and co-edited numerous treatises and articles for various publications, including *Collier Guide to Chapter 11*, published by LexisNexis; *Strategies for Secured Creditors in Workouts and Foreclosures*, published by ALI-ABA; *Issues for Suppliers and Customers of Financially Troubled Auto Suppliers* and *Interrupted! Understanding Bankruptcy's Effects on Manufacturing Supply Chains*, both published by ABI; *Michigan Security Interests in Personal Property*, published by the Institute for Continuing Legal Education; *Handling Consumer and Small Business Bankruptcies in Michigan*, published by the Institute for Continuing Legal Education; and *Receiverships in Michigan*, published

by the Institute for Continuing Legal Education. Judge Gregg received his B.A. in 1996 from the University of Michigan and his J.D. in 2002 from DePaul University College of Law.

Kelly M. Hagan is an attorney with Hagan Law Offices PLC in Traverse City, Mich., where she concentrates her practice in bankruptcy and insolvency law, and is a chapter 7 panel trustee for the Western District of Michigan. She has also served as a chapter 11 and liquidating trustee in Michigan. Ms. Hagan is a member of the Oregon State Bar, State Bar of Michigan, ABI and the Federal Bar Association. She is also a member of the National Association of Bankruptcy Trustees (NABT) and has served as its president (2013-14) and as editor of its quarterly publication (2008-11). In the Western District of Michigan, she has served on the ADR Program Committee (as co-chair, 2014-15), the Merit Selection Panel for the Bankruptcy Judgeships for the Western District of Michigan (2013) and the Local Rules Committee (2010-11). Ms. Hagan is Board Certified in Consumer Bankruptcy Law by the American Board of Certification and serves on its board of directors (2016-present). She is admitted to practice before the U.S. District Court for the Western District of Michigan, the U.S. Court of Appeals for the Sixth Circuit and the U.S. District Court for the District of Oregon. Ms. Hagan received her B.A. in English literature and language in 1991 from the University of Michigan and her J.D. in 1995 from the University of Oregon School of Law.

Erika D. Hart is an associate at The Taunt Law Firm in Birmingham, Mich., where she specializes in insolvency and bankruptcy proceedings and litigation at the trial and appellate levels. She regularly represents trustees in chapter 7 matters, as well as debtors and creditors in chapter 7, 11 and 13 cases. Ms. Hart has litigated appeals from bankruptcy court to both the U.S. District Court and the Sixth Circuit Court of Appeals, and regularly handles nondischargeability proceedings. She is Board Certified in Consumer Bankruptcy Law by the American Board of Certification, and is a member of the State Bar of Michigan, Federal Bar Association for the Eastern District of Michigan, Consumer Bankruptcy Association, Women's Lawyers Association of Michigan and ABI. Ms. Hart is admitted to practice in the Sixth Circuit Court of Appeals, the U.S. District Court for the Eastern District of Michigan, the U.S. District Court for the Western District of Michigan, and the U.S. Bankruptcy Courts for the Eastern and Western Districts of Michigan. She received her B.S. from the University of Michigan and her J.D. from Wayne State University.

Shirley L. Horn is an attorney with The Law Office of Shirley L. Horn in Royal Oak, Mich., and has practiced almost exclusively in the area of consumer bankruptcy law for 20 years. She opened her law firm in 2003, where her primary focus is chapter 7 and 13 debtor and creditor representation. Ms. Horn is admitted to practice in the State of Michigan and the U.S. District Court for the Eastern District of Michigan. Previously, she clerked for Hon. James R. Chylinski of the Third Circuit Court of the State of Michigan, as well as The City of Dearborn Law Department during law school. Ms. Horn is a member of the National Association of Consumer Bankruptcy Attorneys (NACBA), ABI, the Consumer Bankruptcy Association (CBA) and the Federal Bar Association's (FBA's) Eastern and Western Districts. She received her undergraduate degree from the University of Michigan-Dearborn in 1988 and her J.D. from the University of Detroit in 1994.

Dario Ianni is the lead associate attorney with The Carey Law Group, PC in Dearborn, Mich., and has exclusively represented debtors in consumer bankruptcies for the past 12 years. He is admitted to

practice in Michigan and the federal Eastern District of Michigan. Mr. Ianni received his undergraduate degree from Michigan State University and his J.D. from Thomas M. Cooley Law School.

Christopher W. Jones is the managing attorney with Acclaim Legal Services, P.L.L.C in Southfield, Mich., and has specialized in representing debtors in consumer bankruptcy and debt-resolution matters since 2005. He has extensive experience in all aspects of representing debtors in both chapter 7 and 13 proceedings, as well as with working on behalf of borrowers in nonbankruptcy contexts such as loan workouts and settlement negotiations. Mr. Jones was admitted to practice in the State of Michigan and the U.S. District Court for the Eastern District of Michigan in 2005. He is Board Certified in Consumer Bankruptcy Law by the American Board of Certification and is a member of the State Bar of Michigan, the Consumer Bankruptcy Association and ABI. Mr. Jones has presented on various consumer bankruptcy topics at several conferences sponsored by the Institute of Continuing Legal Education, Consumer Bankruptcy Association and ABI. He received his B.A. from Michigan State University in 2000 and his J.D. from Ave Maria School of Law in 2004, where he served as executive articles editor for the *Ave Maria Law Review*.

Erin A. Kramer is an associate with Sweeney Law Offices PLLC in Bingham Farms, Mich., where she specializes on representing debtors in chapter 7 and 13 bankruptcies. Such matters include meeting with clients, attending hearings before the U.S. Bankruptcy Court, and overseeing pre-confirmation, post-confirmation and adversarial matters. She also has experience with creditors' rights law concentrating in collections, which included automobile companies, financial institutions and other entities in both state and federal court. Previously, Ms. Kramer was an associate at Charles J. Schneider, PC. She received her B.A. from the Eli Broad College of Business School at Michigan State University and her J.D. from Wayne State University Law School.

Michelle Lee Marrs is a partner with Marrs & Terry, PLLC in Ann Arbor, Mich., where she practices in the area of bankruptcy including adversary proceedings. She received her B.B.A. with a minor in economics in 1992 from the University of Wisconsin-Stevens Point and her J.D. from Thomas M. Cooley Law School in 1998.

Heather D. McGivern is an attorney with Orlans Associates PC in Troy, Mich., where she practices in the areas of creditors' rights in consumer bankruptcy and chapter 7, 11 and 13 bankruptcy law. She has served on the board of directors for the Consumer Bankruptcy Association, is a published author, and is an ABI member.

Lisa K. Mullen is a staff attorney for Chapter 13 Standing Trustee David Wm. Ruskin in Southfield, Mich. Prior to becoming a staff attorney, her practice consisted primarily of the representation of both debtors and creditors in chapter 7, 11 and 13 bankruptcy cases. Ms. Mullen has spoken on bankruptcy topics for ABI, the Institute for Continuing Legal Education (ICLE), the Consumer Bankruptcy Association and various financial institutions and organizations. She is a member of the State Bar of Michigan, ABI, the NACTT Mortgage Committee and the Consumer Bankruptcy Association, for which she previously served on its board of directors, was a member of the Local Bankruptcy Rules Advisory Chapter 13 Subcommittee and was chair of the Ad Hoc Interim Local Rules Committee relating to Rules 3001 and 3002.1. Ms. Mullen is admitted to practice before the U.S. District and

Bankruptcy Courts for the Eastern District of Michigan. She received her B.A. in social science from Michigan State University in 1993 and her J.D. from the University of Detroit-Mercy School of Law in 1996.

Hon. Daniel S. Opperman is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Flint and Bay City, sworn in on July 13, 2006. Prior to taking the bench, he practiced with Braun Kendrick Finkbeiner, where he concentrated in litigation, bankruptcy and real estate. He earned his B.S. *magna cum laude* from Eastern Michigan University and his J.D. *magna cum laude* from Wayne State University Law School, where he was a member of the *Wayne Law Review* and served as note and comment editor.

Garik Osipyants is an associate at the law firm of Thav Gross P.C. in Bingham Farms, Mich., and has been practicing law since 2006, primarily bankruptcy law. He was admitted to the State Bar of Michigan and the U.S. District Courts for the Eastern District of Michigan in 2006. Mr. Osipyants received his J.D. from the University of Detroit Mercy School of Law, where he was a member of the immigration law clinic.

Hon. Mark A. Randon is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit, appointed in 2014. Previously, Judge Randon served as a Magistrate Judge for the U.S. District Court for the Eastern District of Michigan and was appointed to the 36th District Court, where he served from 2001-09. He also worked as a labor and employment attorney for Honigman, Miller, Schwartz and Cohn; Miller, Canfield, Paddock and Stone; United Technologies Automotive; and the Detroit Board of Education. He currently teaches a bankruptcy law course at the University of Detroit Law School. Judge Randon is a member of the Michigan State Bar, the Federal Bar Association, the Association of Black Judges of Michigan and ABI. He received his bachelor's degree from Michigan State University in 1989 and his J.D. from the University of Michigan Law School in 1992.

Diane L. Roark is the supervisor of the Personal Property Tax Department of and a bankruptcy specialist for the Oakland County Treasurer's Office in Pontiac, Mich. Previously, she worked for Shapiro & Alt in Troy, Mich., for five years, where she dealt with mortgage foreclosures and bankruptcies. Ms. Roark received her Associate's degree in business management from Davenport University in 2005.

Hon. Phillip J. Shefferly is Chief Judge of the U.S. Bankruptcy Court for the Eastern District of Michigan in Detroit, initially appointed as bankruptcy judge in 2003 and as chief judge in 2009. Prior to taking the bench, Judge Shefferly worked in private practice, focusing on business reorganizations and chapter 11 cases. Judge Shefferly has extensive trial and litigation experience in bankruptcy courts, federal courts and state courts, and he is a Fellow in the American College of Bankruptcy. He also frequently contributes ABI, the Federal Bar Association and the Consumer Bankruptcy Association. Judge Shefferly received his B.A. from the University of Michigan with high distinction and his J.D. *magna cum laude* from Wayne State University Law School.

Howard S. Sher is the head of the bankruptcy and creditors' rights department of Jacob & Weingarten, P.C. in Southfield, Mich., and has served as a mediator on the mediation panel for the U.S.

Bankruptcy Court for the Eastern District of Michigan since the creation of the panel 20 years ago. He received the American Jurisprudence Book Award in Criminal Law, Property (Real Property), Commercial Transactions (Article 2) and Business Associations II (Corporations); the Stephen T. Roumell Award in Taxation; the Business Associates II Book Award and the Commercial Law Award. Mr. Sher received his J.D. *magna cum laude* from the Detroit College of Law in 1985, where he served on its law review as legal research and writing assistant.

Michael A. Stevenson is one of the founders of Stevenson & Bullock, PLC in Southfield, Mich., and has been practicing law for more than 25 years. He is also a chapter 7 trustee for the U.S. Bankruptcy Court for the Eastern District of Michigan. Mr. Stevenson became a member of the State Bar of Michigan in 1985 and is admitted to practice in the Sixth Circuit Court of Appeals and the U.S. District Court for the Eastern District of Michigan. He is a member of the American Bar Association, D. Augustus Straker Bar Association, Wolverine Bar Association, National Association of Bankruptcy Trustees, ABI, the Consumer Bankruptcy Association and the National Association of Consumer Bankruptcy Attorneys. Mr. Stevenson received his B.A. in 1981 from Michigan State University and his J.D. in 1984 from Wayne State University Law School.

Hon. Thomas J. Tucker is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit, appointed on March 21, 2003. Following law school, Judge Tucker clerked for Hon. Albert J. Engel of the Sixth Circuit Court of Appeals. He then entered private practice for 20 years with the law firm of Cooper & Walinski, L.P.A. of Toledo, Ohio, where he focused on commercial litigation including bankruptcy, Uniform Commercial Code and contract disputes, and he served as a member of the firm's board of directors. Judge Tucker received his B.A. *summa cum laude* from the University of Toledo and his J.D. *cum laude* from Harvard Law School, where he served as an editor of the *Harvard Civil Rights-Civil Liberties Law Review*.

Tamara A. White is the managing attorney of the Bankruptcy Department at Holzman Corkery, PLLC in Southfield, Mich., where she specializes in representing creditors in consumer and business bankruptcy proceedings throughout Michigan. She is a regular VIP and guest speaker for the Michigan Credit Union League and various creditor seminars in the bankruptcy and credit union community, and has appeared as a guest speaker for Lending Solutions, Inc. Ms. White is a member of ABI and the Consumer Bankruptcy Association, as well as the National Association of Chapter 13 Trustees. She received her B.S. in 1994 from Michigan State University and her J.D. in 1997 from the University of Detroit Mercy School of Law.

Scott A. Wolfson is an attorney at Wolfson Bolton PLLC in Troy, Mich., where he focuses on bankruptcy and insolvency law, debtors' and creditors' rights, commercial litigation and workouts. His clients include original equipment manufacturers, tier one and sub-tier suppliers, trade creditors, distressed companies, debtors, trustees, receivers, lenders and other secured creditors, landlords, tenants, asset-purchasers, lessors, preference and fraudulent-transfer defendants, and unsecured creditors' committees. Mr. Wolfson has extensive experience representing original equipment manufacturers and suppliers, including ensuring the continuity of supply from nonperforming, financially distressed or bankrupt suppliers. His expertise is in representing customers in the enforcement of their contract rights with suppliers in both state and federal courts. Mr. Wolfson has extensive experience litigating lien disputes under Michigan's Special Tools Lien Act and Molder's Lien Act. He advises secured

creditors in all aspects of loan workouts and restructurings, including creditors' rights representation, and represents financially distressed companies restructuring in and out of court. He also represents purchasers of assets in bankruptcy and similar state court proceedings, including litigation of sale procedures and disputes. Mr. Wolfson is a certified mediator and has mediated preference, fraudulent conveyance and commercial disputes, members of boards of directors, and corporate officers in breach-of-fiduciary-duty and derivative litigation. He also has criminal jury trial experience as defense counsel and as a former prosecutor for the Keweenaw Bay Indian Community. Mr. Wolfson has been named one of the top 100 lawyers in Michigan in the 2010-15 *Super Lawyers* survey, and as one of the top 50 Michigan business lawyers from 2013-15, in *Michigan Super Lawyers* from 2009-15, in *Michigan Rising Stars* for 2008, in *The Best Lawyers in America* from 2010-17 (for which he was named Lawyer of the Year) and as one of the *dbusiness* Top Lawyers from 2010-14. Rated AV-Preeminent by Martindale-Hubbell, he received his B.A. from Michigan State University's James Madison College in 1992 and his J.D. *cum laude* from the University of Minnesota Law School in 1995, where he was a managing editor of the *Law and Inequity Journal*.