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2018 Hon. Steven W. Rhodes Consumer Bankruptcy Conference

Faculty Biographies

Elizabeth M. Abood-Carroll is an associate attorney at Orleans PC in Troy, Mich., where she represents mortgage lenders. Her practice focuses on bankruptcy, creditors' rights and real estate matters. Ms. Abood-Carroll received her B.A. with honors from Michigan State University and her J.D. from the University of Michigan, after which she clerked for Hon. William B. Murphy of the Michigan Court of Appeals.

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." In 2016, Mr. Almassian became a Qualified Mediator for the U.S. Bankruptcy Court for the Western District of Michigan. He 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.

Alane A. Becket is a managing partner at Malvern, Pa.-based Becket & Lee LLP, a Women's Business Enterprise, as certified by the Women's Business Enterprise National Council, that focuses on consumer lenders and debt-purchasers. In addition to client and industry relations, she focuses on litigation strategy, and Becket & Lee has been lead or co-counsel in some of the most influential decisions in consumer bankruptcy over the last 20 years. She is also ABI's President-Elect. AV-rated by Martindale-Hubbell, Ms. Becket is admitted to practice in Pennsylvania and New Jersey, and has represented creditors and debt-purchasers in commercial and bankruptcy matters and Fair Debt Collection Practices Act (FD-CPA) defense. She is co-chair of the Bankruptcy Section and of the Professional Standards and Grievance Committees of the National Creditors Bar Association (NCBA), and is a member of the National Association of Chapter Thirteen Trustees (NACTT) and the National Association of Bankruptcy Trustees (NABT). Formerly ABI's Vice President-Publications, Ms. Becket served on the editorial board of ABI's Consumer Bankruptcy website and is a past co-chair of ABI's Consumer Bankruptcy Committee. A frequent lecturer, she also co-authored *Consumer Bankruptcy: Fundamentals of Chapter 7 and Chapter 13, Third Edition* (ABI 2011) and edited the 2011, 2012, 2013 and 2017 editions of the book series *Best of ABI: The Year in Consumer Bankruptcy*. In addition, she has written and lectured extensively on consumer bankruptcy issues for a variety of professional organizations, including ABI, the Sixth Circuit Federal Judicial Conference, NACTT, Norton Bankruptcy Law Advisor, NCBA, the National Conference of Bankruptcy Judges and a host of local and regional creditor organizations. Ms. Becket graduated from Pennsylvania State University and received her J.D. from Widener University School of Law.

Carl L. Bekofske is the chapter 13 trustee for the Eastern District of Michigan in Flint and has served in this role since 1985. He also practices law in the area of estate planning and probate administration. Mr. Bekofske served as a city council member, as past president of the Genesee County Bar Association and as a member of NACTT, and is currently serving on the Hurley Hospital Board of Managers. He received his undergraduate degree from Kalamazoo College and his J.D. from Wayne State University Law School.

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 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.

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.

Kimberly R. Clayson is an attorney and president of Clayson, Schneider & Miller, PC in Detroit, and has practiced in the field of bankruptcy and debtor/creditor rights law since November 2006. She serves a wide range of clients, including debtors, businesses, chapter 7 trustees and creditors in a multitude of bankruptcy related matters including asset liquidation, defense and prosecution of post-judgment discovery, bankruptcy discovery and bankruptcy litigation. In addition to Ms. Clayson's bankruptcy practice, she has developed a business law practice that serves a growing portfolio of businesses and business owners. Her services include commercial litigation, real estate transactions, contract drafting and negotiations, financing advice and guidance, business plan implementation, operational advice and other areas of business-related legal support. She is presently a board member for the Economic Development Corporation for the City of Detroit, managed by the DEGC, and serves on the Accessible Tuition Committee for the Detroit Waldorf School. Ms. Clayson received her B.A. in international relations from James Madison College at Michigan State University, with an emphasis in economics, and her J.D. from the University of Detroit Mercy School of Law, where she earned the 2004 Book Award for excellence in her writing and research course.

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. In 2016, the Chief Justice appointed him to serve on the Information Technology Committee of the Judicial Conference of the United States. Following law school, Judge Dales 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*.

Ethan D. Dunn is the managing partner of Maxwell Dunn Law, PLC in Southfield, Mich., a business advisory and bankruptcy law firm. He works with broken companies and advises individuals and families through financial challenges. Mr. Dunn has turned around several small businesses and helped hundreds of individuals fix their personal financial challenges both in and out of bankruptcy. Mr. Dunn has facilitated the purchase, sale and merger of many small businesses and advises entrepreneurs on implementing sound financial principles in their companies. He co-chairs the Bankruptcy Practice Group of the Federal Bar Association and is an advisor to the U.S. Small Business Administration Emerging Leaders program. He also served on the committee commissioned to edit and update the local bankruptcy rules in the Eastern District of Michigan. Mr. Dunn is a member of the Turnaround Management Association, Wolverine Bar Association and ABI, and he sits on several nonprofit boards, including the Access to Bankruptcy Court organization started by the Hon. Marci McIvor. He has been recognized as a *Super Lawyer* "Rising Star" for 2014, 2015 and 2016, and received a "40 Under 40" award from the *Michigan Chronicle*. Mr. Dunn received his undergraduate degree in investment finance from Wayne State University and his J.D. from Case Western Reserve University School of Law.

Barbara P. 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.

Laura J. Genovich is a shareholder in the Grand Rapids, Mich., office of Foster Swift Collins & Smith PC, where she practices municipal, land use and commercial law. She works closely with municipal clients on issues related to zoning, election law and campaign finance issues, Freedom

of Information Act (FOIA) and Open Meetings Act (OMA) compliance, labor/employment matters, real estate transactions, public finance, and contract drafting and negotiation. She also handles complex property tax appeals and has expertise in property tax exemptions and special assessments. Ms. Genovich also works with both public entities and private clients (including developers) on land use matters, including development agreements, annexations, Act 425 agreements and zoning approvals. She has represented local governments and private clients in both trial-level and appellate matters. Ms. Genovich has argued before the U.S. Court of Appeals for the Sixth Circuit and the Michigan Court of Appeals, and has drafted many briefs in the Michigan Supreme Court. She also co-authored a merits-stage brief in the U.S. Supreme Court on behalf of a township client and filed numerous Michigan Supreme Court briefs on municipal law and property tax issues. Ms. Genovich maintains a blog about new bankruptcy cases (www.michbankruptcyblog.com) and regularly presents at municipal law and bankruptcy seminars in addition to offering free webinars. In addition, she has taught as an adjunct professor at Western Michigan University Cooley Law School and serves as the chairperson of the Federal Bar Association's Bankruptcy Section. Ms. Genovich received her B.S. *summa cum laude* in 2005 in communications from Ohio University and her J.D. *summa cum laude* in 2008 from Thomas M. Cooley Law School.

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.

Hon. John P. Gustafson is a U.S. Bankruptcy Judge for the Northern District of Ohio in Toledo, appointed in 2014. He previously was a bankruptcy law clerk, an associate and partner in a law firm that did both debtor and creditor representation, a solo bankruptcy practitioner representing debtors, banks and trustees, the staff attorney for a chapter 13 trustee, and a chapter 13 trustee. Judge Gustafson received his B.A. from Miami University of Ohio in 1982 and his J.D. from Wayne State University in 1985.

Paula A. Hall is an attorney with Brooks Wilkins Sharkey & Turco PLLC in Birmingham, Mich., where she concentrates her practice in bankruptcy and creditors' rights, with a dedicated focus in collection matters, debt enforcement and restructuring. She advises and represents a wide range of clients, including debtors, creditors, landlords, unsecured creditors' committees, trustees and lenders (institutional and non-institutional). Her experience bridges several industries, including automotive, retail and health care. Previously, she was a shareholder at Butzel Long PC. Ms. Hall has been named to *Super Lawyers* "Michigan Rising Stars" each year since 2008. Among her professional and

civic involvements, she serves on the board of directors of the Historical Society for the U.S. District Court for the Eastern District of Michigan. She has been a frequent lecturer to industry associations, including purchasing professionals, on matters of bankruptcy and creditors' rights. She has also co-authored materials for ABI's Central States Bankruptcy Workshop and the State Bar of Michigan's Real Property Division. Ms. Hall received her B.A. with high honors in 1996 from the University of Michigan, Ann Arbor, and her J.D. in 1999 from the University of Michigan Law School, Ann Arbor.

Erika D. Hart is an attorney with The Taunt Law Firm in Birmingham, Mich., where she focuses on insolvency for debtors and chapter 7 trustees. Her debtor practice centers on closely held companies and their principals in workouts and bankruptcies, including chapter 7, 11 and 13, navigating the impact of personal liability throughout the corporate borrower's workout or bankruptcy process, and analyzing the guarantor's exposure both in personal bankruptcy and through the state court collection process. Ms. Hart is Board Certified in Consumer Bankruptcy Law by the American Board of Certification. She was nominated as one of the Top Women Attorneys in Michigan from 2014-17, a *Super Lawyers* "Rising Star" in 2013, and by *Super Lawyers* from 2014-18. Ms. Hart has previously spoken at events for ABI and the Turnaround Management Association. She received her B.S. from the University of Michigan and her J.D. from Wayne State University.

Kim K. Hillary is a partner with Schafer & Weiner PLLC in Bloomfield Hills, Mich., and has been assisting debtors and creditors to minimize the disruption and negative impact of debtor insolvencies and to resolve commercial disputes for more than 10 years. In addition to representing clients as a negotiator and litigator in a variety of commercial disputes, she has represented small business and individual debtors in bankruptcies, lender workouts and out-of-court restructurings. Her chapter 11 bankruptcy expertise includes negotiating debtor financing and cash-collateral orders, plans of reorganization, and the representation of unsecured creditors' committees. She has also represented both debtors and creditors in all aspects of lender workouts, including negotiating and restructuring troubled debt, drafting forbearance agreements, complex loan agreements and documenting secured transactions. Ms. Hillary received her B.A. *cum laude* in 1998 from Western Michigan University and her J.D. *cum laude* in 2004 from Wayne State University.

Michael P. Hogan is the managing attorney of the Bankruptcy Department at Schneiderman & Sherman, P.C. in Farmington Hills, Mich., where he practices in the areas of bankruptcy, creditors' rights and commercial litigation. He is a member of the State Bar of Michigan and is admitted to practice in the U.S. District Court for the Eastern and Western Districts of Michigan. Mr. Hogan was elected by his peers to serve on the board of directors for the Consumer Bankruptcy Association of the Eastern District of Michigan and is an ABI member. He has been a speaker for ABI's and the Consumer Bankruptcy Association's Hon. Steven W. Rhodes Consumer Bankruptcy Conference, ABI's Central States Bankruptcy Workshop, ICLE's Bankruptcy Reform Act: One Year Later and the National Bar Association Annual Conference. Mr. Hogan serves on the advisory board for the Hon. Steven W. Rhodes Consumer Bankruptcy Conference and has served as its co-chair for the past two years. He was also selected to serve on the Local Bankruptcy Rules-Chapter 13 Subcommittee. Mr. Hogan is a contributing author to ICLE's *Handling Consumer and Small Business Bankruptcies* and has authored two *Best Practice Guides/How to Kits* for ICLE. He received his B.A. in marketing in 1998 and his J.D. *cum laude* from Michigan State University College of Law in 2001.

Richardo I. Kilpatrick is the president of Kilpatrick & Associates, PC in Auburn Hills, Mich., where he focuses on corporate, consumer and commercial litigation and bankruptcy, real property remedies for creditors, real property transactions and general corporate counseling, and specializes in creditors' rights and insolvency law. He is a past president and chairman of ABI and has served on the board of directors for the American College of Bankruptcy. Mr. Kilpatrick is a member of the ABA's Litigation Committee and Business Law Committee, the Federal and Oakland County Bar Associations, the National Association of Bankruptcy Trustees' Ethics Committee, the National Association of Chapter 13 Trustees' Bankruptcy Arbitration and Mediation Services and board of directors, and the Trustees' Education Network's board of directors, and he has been an interviewer for admissions for the Harvard Alumni Association and an adjunct professor at St. John's University School of Law's LL.M. in Bankruptcy program. Mr. Kilpatrick has spoken at the National Conference of Bankruptcy Judges and is a presenter at numerous seminars focusing on bankruptcy and collections presented by the Institute of Continuing Legal Education faculty for the Norton Litigation Institute, PESI and ABI. He is a frequent speaker and an editor for *Norton's Treatise on Bankruptcy*, and he frequently publishes articles on consumer and commercial bankruptcy. In October 2008, Mr. Kilpatrick was invited to be a conferee at the National Bankruptcy Conference, and in August 2011 he accepted an invitation to serve as a member of the Judicial Conference Advisory Committee on Bankruptcy Rules. He is Board Certified in Consumer Bankruptcy Law by the American Board of Certification, and he received his B.A. in economics in 1973 from Harvard University and his J.D. in 1982 from the University of Michigan Law School.

Anthony J. Kochis is an attorney with Wolfson Bolton PLLC in Troy, Mich., where his practice primarily focuses on bankruptcy and insolvency. His corporate bankruptcy practice involves representation of debtors, unsecured creditors' committees and secured creditors. In addition, he represents chapter 7 trustees in business chapter 7 cases and complex consumer cases involving debtors with sophisticated businesses holdings and debtors facing criminal indictments. Mr. Kochis is admitted to practice in the Sixth Circuit and the Federal District Courts for the Eastern and Western Districts of Michigan, and is a member of ABI, the Turnaround Management Association and the Federal Bar Association's Eastern District of Michigan Chapter. He received his B.A. from the University of Michigan at Dearborn with high distinction and his J.D. *magna cum laude* from Wayne State University School of Law, where he was a member of the Order of the Coif.

Caralyce M. Lassner is a practitioner with George E. Jacobs and Associates in Flint, Mich., and has practiced exclusively in the area of consumer bankruptcy for over 15 years and utilizes her prior experience in other fields to provide comprehensive representation to consumer debtors. She is admitted to the State Bar of Michigan, the U.S. District Courts for the Eastern and Western Districts of Michigan, and the U.S. District Court for the Northern District of Ohio. Ms. Lassner is an active member of the Consumer Bankruptcy Association (CBA). In addition to representing consumer debtors in chapters 7 and 13, she previously sat on the board of directors of the Consumer Bankruptcy Association, co-chaired ABI's Consumer Bankruptcy Committee, and served as the conference chair of the annual CBA-ABI Hon. Steven W. Rhodes Consumer Bankruptcy Conference for several years. She also helped plan the Annual ICLE-CBA Consumer Bankruptcy Institute (2010-12), the 2011 Federal Bar Association/CBA Trial Advocacy Workshop, and the ICLE Bankruptcy Bootcamp in 2011. Ms. Lassner was named the Consumer Bankruptcy Association's 2010 Member of the Year and as one of *Michigan Lawyers Weekly's* 20 Up and Coming Lawyers in 2011. She also formerly served as the newsletter editor of ABI's Consumer Bankruptcy Committee. Ms. Lassner is a regular speaker at local and regional seminars and

has authored and coauthored materials presented at several local and national bankruptcy seminars. She received her bachelor's degree in technology and interdisciplinary studies from Wayne State University in 1997 and her J.D. from Thomas M. Cooley Law School in 2000.

Prof. Robert M. Lawless is the Max L. Rowe Professor of Law and co-director of the Program on Law, Behavior and Social Science at the University of Illinois College of Law in Champaign, Ill. He also served as the College's associate dean for research from 2013-16. Prof. Lawless specializes in bankruptcy, consumer finance and business law. He is a co-author for the eighth edition of *Secured Transactions: A Systems Approach*, a leading textbook on secured transactions. He also co-authored *Empirical Methods in Law*, a textbook on empirical methodologies as applied to the study of law and newly released in a second edition in 2016. Prof. Lawless administers and contributes to the blog Credit Slips, which discusses credit, finance and bankruptcy. He also participates in the Consumer Bankruptcy Project, a long-term research project studying persons who file bankruptcy. Prof. Lawless serves as the reporter for ABI's Commission on Consumer Bankruptcy. He is a member of the American Law Institute, the National Bankruptcy Conference and the American College of Bankruptcy. In addition, he has testified before Congress, and his work has been featured in media outlets such as CNN, CNBC, NPR, the *New York Times*, the *Wall Street Journal*, *USA Today*, the *National Law Journal*, the *L.A. Times* and the *Financial Times*. He is also one of the College's regular contributors to "Legal Issues in the News" on WILL-AM 580. Prior to joining the Illinois faculty in 2006, Prof. Lawless was the Gordon & Silver, Ltd. Professor of Law at the University of Nevada-Las Vegas William S. Boyd School of Law. From 1993-2002, he was on the faculty at the University of Missouri-Columbia School of Law, and he has been a visiting faculty member at the University of Illinois, Ohio State University and Washington University in St. Louis. Prof. Lawless began his career as a law clerk for Hon. Harlington Wood, Jr. of the U.S. Court of Appeals for the Seventh Circuit, then practiced law in Washington, D.C., with the firm of Zuckert, Scoutt & Rasenberger. Prof. Lawless received both his undergraduate degree in accounting and his J.D. from the University of Illinois, during which time he served as editor-in-chief of the *University of Illinois Law Review*.

Barry P. Lefkowitz, CPA, CIRA is a financial professional with BL Consultants in Birmingham, Mich., and has more than 40 years of experience specializing in bankruptcy, insolvency and additional litigation matters serving troubled businesses. He is experienced as a court-appointed receiver and has testified as an expert in federal and state courts. Mr. Lefkowitz was one of the first of 50 professionals recognized nationally as a Certified Insolvency and Restructuring Advisor, and he is frequently invited to speak for national and international organizations on a wide variety of topics, including bankruptcy, insolvency, restructuring and business turnarounds. His practice ranges from small to mid-size enterprises to major corporations. Prior to founding BL Consultants, Mr. Lefkowitz was a managing director at BBK Ltd., a partner at Baker Tilly, LLP and a founding partner at Zalenko and Associates, PC. He received his B.A. in business administration and accounting from Wayne State University.

Wendy Turner Lewis is a chapter 7 trustee for the Eastern District of Michigan in Detroit and a solo practitioner whose current legal practice consists primarily of chapter 7 proceedings in the representation of both debtors and creditors. Previously, she clerked with the Wayne County Circuit Court in Detroit, then was a staff attorney with the UAW Ford Legal Services, practicing primarily bankruptcy law and representing debtors in chapter 7 and 13 cases. Ms. Lewis later joined the firm Lewis

& Munday, P.C. (formally known as Lewis, White and Clay, P.C.) as a staff attorney in its litigation department, where she was primarily responsible for the firm's bankruptcy practice, which included the representation of many creditors, including General Motors Corp., General Motors Acceptance Corp., The City of Detroit and American Investment Bank. Ms. Lewis is a member of the National Association of Bankruptcy Trustees, Wolverine Bar Association, National Bar Association, ABI and the Consumer Bar Association. She received her B.A. in 1982 from the University of Michigan, Ann Arbor and her J.D. in 1985 from Howard University School of Law.

Hon. Keith M. Lundin is a retired U.S. Bankruptcy Judge for the Middle District of Tennessee in Nashville, having served from 1982-2016, and currently maintains a Bankruptcy Workshop website called LundinOnChapter13.com in Pittsburgh. He also served on the Bankruptcy Appellate Panel for the Sixth Circuit from 1997-99. Judge Lundin has been an adjunct professor for Vanderbilt University School of Law and Emory University School of Law and a visiting professor for the University of New Mexico School of Law. He is a member of the National Bankruptcy Conference and has also been the assistant editor for the *American Bankruptcy Law Journal*, a contributing editor for *Norton Bankruptcy Law and Practice* and managing editor for the *Norton Bankruptcy Law Adviser*. He also co-authored *Chapter 13 Bankruptcy*.

Ian B. Lyngklip is a partner at Lyngklip & Associates Consumer Law Center, PLC in Southfield, Mich. He regularly provides training in consumer law around the country, which have included participation in programs for other consumer advocates, legal aid groups, industry, regulatory bodies, judges and legislators. Mr. Lyngklip is a former member and chair of the State Bar of Michigan's Consumer Law Section Counsel, and a past co-chair of the board of directors of the National Association of Consumer Advocates. He has received many honors, including the Oakland County Bar Association Pro Bono Service Award in June 2005, the Frank Kelly Award from the Michigan State Bar Association Consumer Law Section in September 2004, and the Consumer Advocate of the Year from the National Association of Consumer Advocates in October 2003. He is regularly quoted in articles concerning credit reporting and debt-collection abuse, and has appeared in the *Wall Street Journal*, the *Washington Post*, *Kiplingers*, the *Scripps Howard News Wire* and the *Detroit Free Press*. Mr. Lyngklip received his undergraduate degree in 1987 from the University of Michigan, Ann Arbor in 1987 and his J.D. from the University of Detroit School of Law in 1992.

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.

Hon. Marci B. McIvor is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit, appointed on March 14, 2003. She was previously in private practice until 1986, when she joined the Office of the Attorney General for the State of Michigan. As an assistant attorney general, she represented the Michigan Department of Treasury and other state agencies in bankruptcy matters. Judge McIvor served as an assistant attorney general until her current judicial appointment. She was appointed to the Sixth Circuit Bankruptcy Appellate Panel in February 2008 and was named Chief Judge of the BAP in February 2012. Judge McIvor frequently speaks on consumer bankruptcy issues

for ABI, ICLE and the Consumer Bar Association. She received her B.A. from Harvard in 1978 and her J.D. from Wayne State University Law School in 1982.

Chadd A. O'Brien is general counsel for ELGA Credit Union in Burton, Mich., where he represents the credit union in a wide array of practice areas, including mergers and acquisitions, real estate matters, intellectual property licensing, legal issues specific to financial institutions, and creditors' rights. With respect to bankruptcy matters, he has exclusively represented the credit union in all of the chapter 7, 11 and 13 proceedings in which it has been involved since 2010. Mr. O'Brien has been admitted to practice by the State Bar of Michigan as well as the federal courts for the Eastern and Western Districts of Michigan and the Northern District of Illinois. He also serves as an advisor and advocate for the Michigan Credit Union League, is a representative assembly member for the Seventh Circuit for the State Bar of Michigan, and is a board member of the Genesee County Bar Association. Mr. O'Brien received his B.A. in 2005 from the University of Michigan and his J.D. from Michigan State University College of Law in 2009.

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. He is also the Chief Judge on the Bankruptcy Appellate Panel for the Sixth Circuit and is currently serving a second term on that Panel. Prior to taking the bench, Judge Opperman 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 in the areas of consumer bankruptcy law, financial counseling, debt management and immigration 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 is on the advisory board of ABI's 2018 Hon. Steven W. Rhodes Consumer Bankruptcy Conference, for which he was a speaker in 2016, and he has spoken at the 2017 Consumer Bankruptcy Association Seminar. 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. Maria L. Oxholm is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit, appointed Aug. 18, 2016. She was previously a judge in the Third Circuit Court's Family Division in Michigan from 2002 until her appointment in 2016. Judge Oxholm Oxholm worked as an attorney for the Immigration Division of the U.S. Department of Justice. She then worked as an assistant Wayne County prosecutor for 10 years before becoming a judge. From 1999-2002, she was on the bench of the 36th District Court.

Amy Parten is a budgeting expert with GreenPath Financial Wellness in Farmington Hills, Mich., and is certified as a Consumer Credit Educator by the National Foundation for Credit Counseling, as well as a Certified Financial Education Instructor by the National Financial Educators Council. She is also a community relations and education specialist at GreenPath. Ms. Parten received her B.S.

in business administration and management from the University of Tennessee in Knoxville and her M.A. in educational technology from the University of Michigan at Dearborn.

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.

Brian A. Rookard is an attorney with Gudeman & Associates, PC in Royal Oak, Mich., where he practices primarily in the area of debtor and creditor rights, representing both in the bankruptcy court for the Eastern District of Michigan in all aspects of bankruptcy law. He has represented clients in consumer and business cases in chapters 7, 11 and 13. He also has litigated adversary proceedings including fraud and nondischargeability cases, fraudulent transfers and preferences, and has handled appeals, including briefings and oral arguments in front of the Sixth Circuit Court of Appeals. A frequent writer and speaker, Mr. Rookard has experience in real estate litigation, including quiet title actions and other litigation. He received his J.D. from Wayne State University Law School.

David Wm. Ruskin is the Standing Chapter 13 Trustee in Detroit. He is admitted to the State Bar of Michigan and the Federal Bar for the Eastern District of Michigan, and in 1982 he was appointed Chapter 13 Standing Trustee for the U.S. Bankruptcy Court for the Eastern District of Michigan. During this time, he administered in excess of 250,000 cases yielding more than \$1billion in claims dividends. Mr. Ruskin served as president of the National Association of Chapter 13 Trustees and currently co-chairs its Trustee Outreach Committee and is its historian. He is also a founding member of the Consumer Bankruptcy Association and is a board member and treasurer. Mr. Ruskin is an original member of the Advisory Committee to the U.S. Bankruptcy Court for the Eastern District of Michigan and sits on its subcommittees for Local Rules and Mediation. He maintains memberships in the State Bar of Michigan, the Federal Bar Association, the Consumer Bankruptcy Association and ABI, and he was honored by the Federal Bar Association in 2017 with the Barbara Rom Award for bankruptcy excellence. Mr. Ruskin lectures on bankruptcy to both lay and professional groups, and also serves as an adjunct professor at the Wayne State University Law School. He received his Ph.B. and J.D. from the Wayne State University Law School.

Charles J. Schneider maintains a law practice at Charles J. Schneider, P.C. in Livonia, Mich., where he represents consumers and small businesses in chapter 7, 11 and 13 bankruptcy actions. He has served clients throughout Wayne County and the Detroit metropolitan area for the past 40 years. Mr. Schneider has been licensed to practice law in Michigan since 1977. He is admitted to practice before the U.S. District Courts for the Eastern and Western Districts of Michigan, the U.S. Court of Appeals for the Sixth Circuit and the U.S. Supreme Court. Mr. Schneider has been Board Certified in Consumer Bankruptcy Law by the American Board of Certification since 1995. He is a *Michigan Super Lawyer* (Top 5%) and has a "Superb" rating by AVVO., and he has been rated AV Preeminent

by Martindale-Hubbell since 2010 and as a Michigan Leading Lawyer by Leading Lawyers.com since 2014. Mr. Schneider has received both the Clients Choice Award by AVVO.com and the Client Distinction Award by Martindale-Hubbell since 2013 for excellent reviews given by his clients. He also has served for many years on the pro bono panel representing indigents in bankruptcy cases in Michigan. Mr. Schneider has served numerous times as a speaker and panelist for a number of legal organizations, including ABI. He has also contributed to articles on bankruptcy issues for various professional publications. Mr. Schneider received his B.A. with honors in history and political science and his J.D. from Wayne State University in Detroit.

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 trial and litigation experience in bankruptcy courts, federal courts and state courts, and he is a Fellow in the American College of Bankruptcy. He is also a frequent writer and speaker for 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.

Samuel D. Sweet is a bankruptcy trustee with Samuel D. Sweet PLC in Ortonville, Mich., and has practiced for nearly 20 years, handling both chapter 7 and 11 cases. Originally licensed to practice law in 1993, He now focuses his practice on bankruptcy cases in which he is the trustee. Receiving case assignments primarily out of the Flint, Mich., court, during his tenure as a trustee Mr. Sweet has been appointed in more than 20,000 cases. He received his B.S. from Ferris State University, his M.B.A. from Wayne State University and his J.D. from Detroit College of Law.

Michael S. Szuba is a managing attorney with Szuba & Associates, PLLC in Plymouth, Mich., where his practice includes auto loans, commercial collections, contracts, credit cards, credit unions, judgment enforcement, liens and student loans. Previously, he was with Ford Motor Credit Co. Mr. Szuba received his J.D. from the University of Detroit Mercy School of Law.

Hon. Thomas J. Tucker is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit, appointed on March 21, 2003. He was reappointed to a second 14-year term on March 21, 2017, by the U.S. Court of Appeals for the Sixth Circuit. 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*.