

Faculty Biographies

Roberta W. Andrews is a partner in the law firm of Firebaugh & Andrews P.L.L.C. in Westland, Mich., where she 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.

Leonora K. Baughman is a partner with Kilpatrick & Associates, P.C. in Auburn Hills, Mich. Previously, she was a vice president with Chrysler Insurance Company, a staff attorney for Chrysler Financial Corp. and an associate with Foster, Swift, Collins & Coey, P.C. Ms. Baughman is admitted to the Michigan Bar, for which she has served as vice chair, secretary and treasurer of its Business Reorganization section and chair of its In-House Counsel Committee, and she is a member of ABI and the American Bar Association. She is admitted to practice before the U.S. District Courts of the Eastern and Western Districts of Michigan. Ms. Baughman received her B.A. in political science and economics in 1977 from the University of Michigan and her J.D. in 1981 from the University of Notre Dame Law School.

Michael E. Baum is the managing member of bankruptcy boutique firm Schafer and Weiner, PLLC in Bloomfield Hills, Mich., where he specializes in bankruptcy and commercial law, with a focus on debtor and creditor rights. He is Board Certified in Business Bankruptcy Law by the American Board of Certification, and was selected for inclusion in *Leading Lawyers Magazine* for 2014 and 2015), as well as in *Michigan Super Lawyers* for 2007, 2008, 2009 and 2011. Mr. Baum is a member of the American Bar Association Sections on Business Law, General Practice, Litigation, and sits on the Mediation Panel of the U.S. Bankruptcy Court for the Eastern District of Michigan. He is admitted to practice before the U.S. District Courts of the Eastern and Western Districts of Michigan, the U.S. Courts of Appeals for the Fourth and Sixth Circuits, the U.S. Tax Court, and the U.S. District Court for the Southern District of Texas. Mr. Baum received his B.S. with distinction in computer science in 1974 and his J.D. in 1978 from Wayne State University, and his Ph.D. in 1976 from Beth Yehuda Rabbinical College.

Hon. James W. Boyd is a U.S. Bankruptcy Judge for the Western District of Michigan in Grand Rapids, appointed in May 2014. Prior to his appointment, he was a chapter 7 trustee and 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. 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* and is a past president of the National Association of Bankruptcy Trustees. He is also 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 Byrd is corporate counsel in the Bankruptcy Department of the Warren, Mich., office of Midland Credit Management, Inc., a subsidiary of Encore Capital Group. She has extensive experience in consumer bankruptcy matters from several different perspectives, having worked as a

shared law clerk in the Eastern District of Michigan, a federal law clerk for Hon. Walter Shapero, a creditors' attorney at several law firms including Dykema Gosset PLLC and Trott Law, PC, and now as in-house counsel. Ms. Byrd was listed as a *Super Lawyers Rising Star* in 2010, 2012, 2013 and 2014. She received her undergraduate degree from the University of Michigan –Dearborn and her J.D. *cum laude* from Ave Maria School of Law.

Kevin C. Calhoun is a partner with Calhoun & Di Ponio 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.

Corey M. Carpenter is an associate with B.O.C. Law Group, P.C. in Pleasant Ridge, Mich., and has represented debtors chapter 7 and 13 bankruptcies, as well defended consumers in civil actions throughout Michigan, for the past 10 years. He is a member of the State of Bar of Michigan and is admitted to practice in the U.S. District Courts for the Eastern and Western Districts of Michigan. Mr. Carpenter received his B.A. in history *magna cum laude* from Albion College in 2000 and his J.D. *cum laude* from Wayne State University Law School in 2004.

Steven J. Cohen is a co-founder of Lieberman Gies & Cohen PLLC in Farmington Hills, Mich., where he concentrates his practice on representing individuals and businesses on both the debtor and the creditor side of bankruptcy, as well as out-of-court workouts. He received his B.A. in finance from Michigan State University in 1988 and his J.D. from the Michigan State University College of Law (formerly Detroit College of Law) in 1991.

Thomas W. Cranmer is a senior principal and co-leader of the Litigation and Alternative Dispute Resolution Section of Miller, Canfield, Paddock and Stone, P.L.C. in Troy, Mich., where he focuses on both criminal and civil litigation. He is a former assistant prosecuting attorney in Oakland County and a former assistant U.S. attorney for the Eastern District of Michigan. He is also a past president of the State Bar of Michigan as well as of the Oakland County Bar Foundation and the Eastern District of Michigan Chapter of the Federal Bar Association. Mr. Cranmer is listed in *The Best Lawyers in America* and is a Fellow of the American College of Trial Lawyers, the International Academy of Trial Lawyers, the International Society of Barristers and the American Board of Trial Advocates. He was recognized by *Michigan Lawyers Weekly* as its "Lawyer of the Year" in 2014 and received the Excellence in Defense Award from the Michigan Defense Trial Counsel in 2015. Mr. Cranmer received his B.A. in 1972 from the University of Michigan and his J.D. in 1975 from Ohio Northern University.

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. Cholakakis, 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. 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*.

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 employed with the U.S. Trustee Program for 13 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.

Stuart A. Gold is a shareholder in the law firm of Gold, Lange & Majoros, P.C. in Southfield, Mich. He is Board Certified by the American Board of Certification in both Consumer and Business Bankruptcy law, is a Fellow in the American College of Bankruptcy, and has been appointed a Life Delegate by the Federal Court of Appeal for the Sixth Circuit. He is currently serving on the advisory board for ABI's Central States Bankruptcy Workshop and co-chairs ABI's Ethics and Professional Compensation Committee. Mr. Gold has been recognized for his pro bono services by the Federal, Oakland County and Macomb County Bar Associations. He is a member of the State Bar of Michigan, the Florida Bar, Federal Bar Association, ABI and the National Association of Bankruptcy Trustees. He has served as an arbitrator for the Better Business Bureau, on the Constitutional Law Committee for the State Bar of Michigan, and on the Chapter 13 Local Rules Committee for the Eastern District of Michigan's Southern Division. In addition, he has served on the board of directors for the Detroit Chapter of the Federal Bar Association and is currently a bankruptcy trustee and mediator. Mr. Gold is the past president of the Consumer Bankruptcy Association, co-chair of the Advisory Committee of the Eastern District of Michigan Bankruptcy Court and past chair of the OCBA Bankruptcy Committee. He frequently lectures for the Institute for Continuing Legal Educa-

tion, ABI, Oakland University and other professional organizations, and is a co-editor of the ICLE publication *Handling Consumer and Small Bankruptcies in Michigan* (2009), as well as co-author of the ICLE publication *Bankruptcy and Insolvency in Divorce Cases, Michigan Family Law, Seventh edition*. Mr. Gold has been recognized in various publications including *Michigan Super Lawyers*, *dbusiness Top Lawyers* and *The Best Lawyers in America*. He received his B.A. in political science from the University of Michigan in 1974 and his J.D. 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 and bankruptcy. 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 earned 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 served as the standing chapter 13 trustee for the Northern District of Ohio. Judge Gustafson received his B.A. from Miami University of Ohio in 1982 and his J.D. from Wayne State University in 1985.

Paul R. Hage is a partner with Jaffe Raitt Heuer & Weiss PC in Southfield, Mich., where he specializes in representing debtors, unsecured creditors' committees, secured and unsecured creditors, asset-purchasers and trustees in insolvency proceedings nationwide. He regularly writes and speaks on bankruptcy issues for ABI, the American Bar Association's Business Bankruptcy Committee, Norton Institutes on Bankruptcy Law and the Turnaround Management Association. Mr. Hage is a coordinating editor for the *ABI Journal* and serves as education director of ABI's Unsecured Trade Creditors' Committee. He is also Board Certified in Business Bankruptcy Law by the American Board of Certification. Mr. Hage earned his Bachelor's degree from James Madison College at Michigan State University, his J.D. from Loyola University Chicago School of Law and his LL.M. in bankruptcy from St. John's University School of Law.

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 serves as a member of the advisory board for the ABI/CBA Detroit Consumer Bankruptcy Conference and chairs its sponsorship committee. 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.

Christopher W. Jones is a managing attorney with Acclaim Legal Services, PLLC in Warren, Mich., where he specializes in representing debtors in consumer bankruptcy and debt-resolution matters. He also has experience working on behalf of borrowers in nonbankruptcy contexts such as loan workouts and settlement negotiations. Mr. Jones is admitted to practice in Michigan and in the U.S. District Court for the Eastern District of Michigan. 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 and his J.D. from Ave Maria School of Law, where was an editor for the *Ave Maria Law Review*.

Danielle M. Klyce is a senior associate at Frego & Associates PLC in Dearborn Heights, Mich., where she practices bankruptcy law and regularly represents debtors. She has nearly 10 years of experience in handling all aspects of bankruptcy matters, including in- and out-of-court restructurings, representation of debtors, and litigation experience representing debtors in a wide variety of bankruptcy litigation matters. Previously, Ms. Klyce was a research associate at the University of Michigan Law School, a clerk for the 36th District Court and for Southeastern Michigan Legal Aid, and an attorney with Stephen A. Thomas PLC. She is a member of the National Association of Consumer Bankruptcy Attorneys and is admitted to the Michigan Bar and the U.S. District Court for the Eastern District of Michigan. In addition, she was selected as a "Rising Star" in the State of Michigan in 2010. Ms. Klyce received her B.A. in history in 2002 and her J.D. in 2005 from the University of Michigan.

Caralyce M. Lassner is a sole practitioner with Caralyce M. Lassner, JD, PC in Warren, Mich., and has practiced exclusively in the area of consumer bankruptcy for over 10 years. 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) and ABI, and she serves on the board of directors of the Consumer Bankruptcy Association and as co-chair of ABI's Consumer Bankruptcy Committee. She also serves as chair of ABI's Detroit Consumer Bankruptcy Conference and has served on the planning committees of the Annual ICLE-CBA Consumer Bankruptcy Institute (2010-12) and of the 2011 Federal Bar Association/CBA Trial Advocacy Workshop. In addition, she assisted in the planning and development of 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 Lawyer Weekly's* "20 Up and Coming Lawyers" in 2011. She is a regular speaker at local and regional seminars and has authored and coauthored materials presented at several local and national bankruptcy seminars. Ms. Lassner 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.

Kimberly M. Lubinski is an associate with the law firm of Butler, Butler & Rowse-Oberle, PLLC in St. Clair Shores, Mich., where she specializes in credit union/creditors' rights litigation in the

areas of bankruptcy, collections and foreclosure law. She received her B.A. in political science-pre-law from Michigan State University in 1997 and her J.D. from the Thomas M. Cooley Law School in 2000.

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.

Thomas G. McNeill is a member of Dickinson Wright PLLC in Detroit, where he focuses his practice on accountant and actuarial liability litigation, class actions, commercial and business litigation, gaming industry and health care litigation, mergers and acquisitions, middle-market business break-ups and owner disputes, and securities and investment litigation. He is a past president of the Federal Bar Association's Eastern District of Michigan Chapter (2012-13) and currently vice chair of its Federal Litigation Section, is a Fellow of the State Bar of Michigan Foundation, and has been Inn of Court president of the Detroit Metropolitan Bar Association since 2013. He is also a member of the Appellate Defender Commission, nominated by the Michigan Supreme Court and appointed by Michigan Gov. Rick Snyder. Mr. McNeill received his B.A. *magna cum laude* and Phi Beta Kappa in 1981 from the University of Notre Dame and his J.D. in 1984 from the University of Virginia, where he received the Trial Advocacy Award.

Timothy J. Miller is a partner and shareholder with the law firm of Schneider Miller, P.C. in Detroit and has represented trustees, debtors, creditors and committees for 31 years. He is principally involved with chapter 7 proceedings and was appointed to the panel of chapter 7 bankruptcy trustees for the Eastern District of Michigan, Southern Division on July 1, 2005. Mr. Miller is a member of the State Bar of Michigan, the Federal Bar Association, the Consumer Bankruptcy Association, the National Association of Bankruptcy Trustees and the Michigan Bar Association. He received his J.D. from Wayne State University Law School in 1984.

Lisa K. Mullen is a staff attorney for Chapter 13 Standing Trustee David W. 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 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. 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 and her J.D. from the University of Detroit-Mercy School of Law.

Kurt A. O’Keefe is a solo practitioner in Grosse Pointe, Mich., and has multiple offices in south-east Michigan. He has more than 35 years of experience in bankruptcy and other consumer law fields. Mr. O’Keefe is admitted to practice in both the Eastern and Western Districts of Michigan. He is a member of the Catholic Lawyers’ Society, ABI and the National Association of Consumer Advocates, and he is Board Certified in Consumer Bankruptcy Law by the American Board of Certification. Since 2003, Mr. O’Keefe has participated in the pro bono program of U.S. Bankruptcy Court for the Eastern District of Michigan and is on a panel of attorneys for Access to Bankruptcy Court for the E.D. of Michigan. He is also Michigan State Chair for the more than 100 state members of the National Association of Consumer Bankruptcy Attorneys. Mr. O’Keefe has lectured on bankruptcy and other issues for the National Business Institute, and the National Association of Consumer Bankruptcy Attorneys, in Michigan, California, Illinois, Nevada and Louisiana, and for the William J. O’Neill Regional Bankruptcy Institute in Ohio. He also blogs at www.stopcreditor.com and www.dischargestudentloan.com. Mr. O’Keefe received his B.A. *cum laude* from the University of Michigan in 1976 and his J.D. from Wayne State University Law School in 1979.

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 concentrating 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. While at Wayne State University, Judge Opperman was a member of the *Wayne Law Review* and served as note and comment editor.

John A. E. Pottow is the John Philip Dawson Collegiate Professor of Law at the University of Michigan Law School in Ann Arbor, Mich., and is an internationally recognized expert in the field of bankruptcy and commercial law. His award-winning scholarship concentrates on the issues involved in the regulation of cross-border insolvencies, as well as consumer financial distress. On behalf of the International Insolvency Institute, Prof. Pottow serves as an NGO observer for the United Nations Commission on International Trade Law (UNCITRAL) Working Groups on Insolvency and Arbitration. He has published in prominent legal journals in the United States and Canada and testified before Congress. An oft-invited lecturer, Prof. Pottow has presented his works at academic conferences around the world and frequently provides commentary for national and international media outlets, such as NPR, CNBC, CNN, C-SPAN, Al Jazeera America and the BBC. He also has argued bankruptcy cases before the U.S. Supreme Court, including his successful pro bono representation of the respondent in *Executive Benefits Insurance Agency v. Arkison* (2014). He previously worked at several bankruptcy firms, including Weil, Gotshal and Manges in New York, and his practice focused on debtor representation in complex chapter 11 restructurings. He was also an active litigator whose cases included representing a gender-based asylum seeker from Afghanistan in U.S. Immigration Court and a small bankruptcy party before the U.S. Supreme Court. Prof. Pottow clerked for the Rt. Hon. Beverley McLachlin, Chief Justice of Canada, and Hon. Guido Calabresi of the U.S. Court of Appeals for the Second Circuit. He is licensed as a barrister and solicitor in Ontario and as an attorney in Massachusetts. In 2005, he was presented with the L. Hart Wright Award for Excellence in Teaching. In 2012, he received a pro bono award from the U.S. District Court of the Eastern District of Michigan. Prof. Pottow received his A.B. in psychology *summa cum laude* from Harvard College and his J.D. *magna cum laude* from Harvard Law School, where he served as treasurer of the *Harvard Law Review*.

Kim-Su Morden Rattet is a partner at the law firm of Trott Law, P.C. in Farmington Hills, Mich. She served on the Ad Hoc Local Rules Amendment Committee to the Bankruptcy Court of the Eastern District of Michigan and has spoken on bankruptcy topics for ABI, the Institute for Continuing Legal Education (ICLE), the Consumer Bankruptcy Association and various financial institutions and organizations, and has written articles on creditor-related topics. Ms. Rattet is a member of the State Bar of Michigan, the Federal Bar for both the Eastern and Western Districts of Michigan, ABI and the Consumer Bankruptcy Association. She received her B.S. in biology from Eastern Connecticut State University in 1993, her M.S. in forensic science from the University of New Haven in 1998, and her J.D. *magna cum laude* in 2001 from the Thomas M. Cooley Law School.

Noel J. Ravenscroft is an attorney at Potestivo & Associates, P.C. in Rochester Hills, Mich., where he primarily serves in the firm's Bankruptcy Department. He represents creditors in Michigan and Illinois in a wide range of chapter 7, 11 and 13 proceedings, and regularly represents creditors at confirmation hearings and adversary proceedings while also ensuring that they are being properly treated throughout the entire bankruptcy process. Mr. Ravenscroft provides pro bono counsel through several local nonprofit organizations. He received his undergraduate degree from Central Michigan University and his J.D. from Western Michigan University Cooley Law School in 2013.

Hon. Steven W. Rhodes is a retired U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit, where he served for nearly 30 years until his retirement on Feb. 18, 2015. He served as chief judge from 2002-09, and from 1997-2004 and 2008-11, he also served on the Bankruptcy Appellate Panel of the Sixth Circuit, serving as its chief judge from 2002-04. Judge Rhodes served as an adjunct professor at the University of Michigan Law School teaching bankruptcy law and is a Fellow of the American College of Bankruptcy. He is also co-author of *The Ponzi Book: A Legal Resource for Unraveling Ponzi Schemes* and oversaw the City of Detroit's municipal bankruptcy case. Judge Rhodes has spoken at numerous conferences and seminars on bankruptcy law and practice. From 1994-96, he was an associate editor for the *American Bankruptcy Law Journal*, and from 2005-09, he was ABI's Vice President-Research. On April 3, 2009, ABI awarded him its 2009 Distinguished Service Award. From 2002-04, Judge Rhodes was the chair of the National Conference of Bankruptcy Judges Endowment for Education. *Crain's Detroit Business* honored him as one of its 2014 Newsmakers of the Year, and *Michigan Lawyers' Weekly* named him 2014 "Lawyer of the Year." Judge Rhodes received his undergraduate degree in mechanical engineering from Purdue University and his J.D. from the University of Michigan Law School, where he served as an editor of the *Michigan Law Review*.

Karen L. Rowse-Oberle is a partner with the law firm of Butler, Butler & Rowse-Oberle, P.L.L.C. in Saint Clair Shores, Mich., where she specializes in consumer bankruptcy and creditors' rights. She currently represents more than 80 financial institutions in bankruptcy matters. Ms. Rowse-Oberle is Board Certified in Consumer Bankruptcy Law by the American Board of Certification and has been rated AV-Preeminent by Martindale-Hubbell every year since 2010. She is a member of the State Bar of Michigan, the Federal Bar of the Eastern District of Michigan and ABI, and is a former board member of the Consumer Bankruptcy Association. Ms. Rowse-Oberle received her B.A. in political science and history from Capital University in Columbus, Ohio, in 1985 and her J.D. from the Thomas M. Cooley Law School in 1988.

Craig S. Schoenherr, Sr. is an officer, director and managing shareholder with O'Reilly Rancilio P.C. in Sterling Heights, Mich., and chairman of the firm's Creditors' Rights Group, where he specializes in creditors' rights, bankruptcy law, collections and commercial litigation. He is authorized to practice law in all U.S. District and Bankruptcy Courts in the State of Michigan, as well as all state courts, and is admitted to the U.S. Supreme Court. Mr. Schoenherr is an active speaker on both a local and national level in the area of creditors' rights. He is also an active participant in pro bono work through the U.S. Bankruptcy Court and the Metropolitan Detroit Bar Association. Since 1994, Mr. Schoenherr has been a panel member for the Attorney Discipline Board for the State Bar of Michigan. He also sits as a case evaluator in the circuit and district courts. Mr. Schoenherr is a member of the State Bar of Michigan, the Oakland and Macomb County Bar Associations, and the Detroit Metropolitan and Federal Bar Associations. He is also a member of ABI, the National Association of Retail Collection Attorneys (NARCA), the National Association of Chapter 13 Trustees (NACTT), the Michigan Creditor Bar Association (MCBA) and the Polish Association of Lawyers. Mr. Schoenherr is a director and president of the Consumer Bankruptcy Association. He received his Bachelor's degree in philosophy with high honors in 1977 from Montith College of Wayne State University and his J.D. from Wayne State University School of Law in 1980.

Hon. Walter Shapero is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit, appointed in July 1988. After clerking for a Michigan Supreme Court Justice, Judge Shapero entered private practice with Shapero, Shapero and Cohn, which merged to eventually become Butzel Long. He has served in a number of local community and national organizations, including the Detroit Metropolitan Bar Association Foundation. He has also taught at the law schools of the University of Detroit Mercy Law School and Wayne State University Law School. Judge Shapero received his A.B. from the University of Michigan in 1951 and his LL.B. in 1954 from the University of Virginia Law School, where he served as a member of the editorial board of the *Virginia Law Review*.

Mark H. Shapiro is an attorney with Steinberg Shapiro & Clark in Southfield, Mich., and was appointed a chapter 7 panel trustee for the U.S. Bankruptcy Court for the Eastern District of Michigan. He is admitted to practice before the the U.S. District Courts for the Eastern and Western Districts of Michigan, and the U.S. Court of Appeals for the Sixth Circuit. Mr. Shapiro is a member of the Federal Bar Association, the State Bar of Michigan, ABI and the National Association of Bankruptcy Trustees, and is a board member of the Consumer Bankruptcy Association. He is also a frequent speaker and a contributing author to ICLE's *Handling Consumer and Small Business Bankruptcies in Michigan*. Mr. Shapiro received his B.A. from Kalamazoo College and his J.D. from Wayne State University Law School.

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 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.

Kurt A. Steinke is a staff attorney for Barbara P. Foley, Chapter 13 Trustee in Kalamazoo, Mich., where he focuses on consumer bankruptcy law. Since 1991, he has practiced almost exclusively in the area of consumer bankruptcy law in both the Eastern and Western Districts of Michigan. Mr. Steinke has been recognized by the Eastern District of Michigan Consumer Bankruptcy Association's board of directors, and is a frequent speaker on bankruptcy-related topics. He received his B.A. from Michigan State University and his J.D. from the Thomas M. Cooley Law School.

Michael A. Stevenson is an attorney with Stevenson & Bullock PLC in Southfield, Mich., and a chapter 7 bankruptcy trustee in the U.S. Bankruptcy Court for the Eastern District of Michigan. He has represented debtors and creditors in chapter 7, 11 and 13 proceedings and in bankruptcy litigation since 1985, and he has administered more than 15,000 bankruptcy cases as chapter 7 and chapter 11 trustee since his appointment to the U.S. chapter 7 trustee panel for the Eastern District of Michigan in February of 1996. He has also served as state court receiver in Wayne County Circuit Court. Mr. Stevenson is a frequent speaker. He was admitted to the Michigan Bar in 1985 and is admitted to practice in Sixth Circuit Court of Appeals and the U.S. District Court for the Eastern District of Michigan. He is also past president of the D. Augustus Straker Bar Association and a member of the Wolverine Bar Association, ABI, the National Association of Bankruptcy Trustees and the Consumer Bankruptcy Association; Mr. Stevenson received his B.A. in 1981 from Michigan State University and his J.D. in 1984 from Wayne State University Law School.

Adam G. Taub is an attorney with Consumer Law Group PLC in Southfield, Mich., and has assisted thousands of consumers since 1998. His practice focuses on litigating consumer claims for noncompliance involving the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Real Estate Settlement Procedures Act and the Fair Debt Collections Practices Act. In addition, he has litigated many cases involving Regulation Z and Regulation M, federal warranty law, federal odometer law, and various state financing laws. Mr. Taub served as counsel chair of the State Bar of Michigan's Consumer Law Section from 2009-10 and has served as a counsel member since 2001. He is also a member of the National Association of Consumer Advocates. Mr. Taub is admitted to practice in Michigan and before the U.S. Supreme Court, the U.S. Court of Appeals for the Sixth Circuit, and the U.S. District Courts for the Eastern and Western Districts of Michigan. He is also admitted to practice *pro hac vice* before the U.S. District Courts for the Eastern District of Virginia and the Southern District of New York. Mr. Taub received his B.A. in English literature in 1987 from Wesleyan University in Middletown, Conn., and his J.D. in 1993 from Wayne State University.

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 involving bankruptcy, Uniform Commercial Code and contract-dispute matters, and 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.