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2022 Consumer Practice Extravaganza

Faculty Biographies

Reed Allmand is a sole practitioner with The Allmand Law Firm, PLLC in Dallas and is a Board Certified Consumer Bankruptcy Attorney by the Texas Board of Legal Specialization. He has been featured in the *Los Angeles Times* and on Fox News and CBS, among other news outlets. His offices have become one of the largest bankruptcy filers in the State of Texas. Mr. Allmand was named Dallas *Pro Bono* Attorney of the Year in 2018. he received his B.B.A. in finance and accounting from Abilene Christian University and his J.D. from Texas Wesleyan University School of Law in Fort Worth.

Karlene A. Archer is a staff attorney at the Legal Aid Society of Mid-New York in Syracuse, N.Y. She previously was an associate in the Bankruptcy and Financial Restructuring Group at WilmerHale in Boston and later at Bradley Arant Boult Cummings in Nashville, Tenn., where she focused mainly on consumer bankruptcy compliance for bank and nonbank mortgage-servicers. Ms. Archer currently works on *pro bono* and *pro se* assistance initiatives for consumer debtors, as well as impact litigation initiatives for student loan dischargeability. She received her J.D. from Boston College Law School.

Hon. Janet S. Baer is a U.S. Bankruptcy Judge for the Northern District of Illinois in Chicago, appointed on March 5, 2012. She also acts on a regular basis as the presiding judge in the Northern District of Illinois for naturalization ceremonies. Previously, Judge Baer was a restructuring lawyer for more than 25 years and was involved in some of the most significant chapter 11 bankruptcy cases in the country. The majority of her practice focused on the representation of large, publicly held debtors in both restructuring and chapter 11 matters, and she also represented companies in commercial litigation matters, including lender liability, fraud, breach of contract and breach of fiduciary duty. Prior to forming her own firm in 2009, Judge Baer was a partner at Kirkland & Ellis LLP, Winston & Strawn and Schwartz, Cooper, Greenberger & Krauss. She is a member of the ABI Board of Directors, the CARE National and Chicago Advisory Boards, and the Chicago IWIRC Network Board, as well as several committees. She also is chair of the NCBJ 2023 Education Committee and a frequent speaker for ABI, the ABA, the Chicago Bar Association, IWIRC and NCBJ, and she regularly acts as the presiding judge for the Northern District of Illinois in naturalization ceremonies. Judge Baer earned her B.A. from the University of Wisconsin - Madison and her J.D. from DePaul College of Law.

G. Matthew Barberich, Jr., CPA, ABV, CFF, CGMA, CIA, CFE, ASA, MBA is a director with B. Riley Advisory Services in Kansas City, Mo. He has led numerous litigation support and forensic accounting engagements involving the quantification of losses from alleged embezzlements and other asset misappropriations; accounting irregularities; calculation of lost profits and other economic damages; critiques and rebuttals of lost profits and other economic damages; shareholder and business disputes; statutory and/or regulatory compliance; and whistleblower investigations. Previously, Mr. Barberich provided litigation support, business valuation and forensic accounting services for MarksNelson, LLC in Kansas City from 2004-18, and he was an associate at Taylor, Perky & Parker, LLC in 2003. Mr. Barberich has also performed hundreds of valuations of closely held companies for estate and gift tax purposes; income tax compliance; estate planning; appraisal review; shareholder agreements; marital dissolutions; shareholder disputes; and dissenting shareholder and minority oppression lawsuits. He is a member of the American Institute of Certified Public Accountants, the Kansas Society of Certified Public Accountants, the Institute of Internal Auditors, the Association of Certified Fraud Examiners and the American Society of Appraisers. In February 2020, Mr. Barberich was appointed to serve as a subchapter V trustee for the Western District of Missouri

on a case-by-case basis. He received his B.B.A. in accounting and his M.B.A. with a concentration in accounting from Pittsburg State University in Pittsburg, Kan.

Kelly M. Barnhart is a chapter 12 and 13 trustee in Suffolk, Va., and was previously an attorney with Roussos & Barnhardt, P.L.C. in Norfolk, Va., having joined the firm in November 2008. She focused her practice on bankruptcy and debt-restructuring, and mainly represented small businesses and their owners, as well as select creditors and trustees in chapter 7, 11 and 13 cases. She also is counsel for R. Clinton Stackhouse, Jr., the standing chapter 12 and 13 trustee for the Norfolk and Newport News Divisions of the Eastern District of Virginia. Ms. Barnhart is a member of the Virginia State Bar Association, the American Bar Association and the Tidewater Bankruptcy Bar Association, for which she is one of the past presidents. In addition, she is a past member of the Bankruptcy Bar Liaison Committee for the Norfolk and Newport News Divisions of the Eastern District of Virginia. Ms. Barnhart is admitted to practice in the U.S. Bankruptcy Courts for the Eastern and Western Districts of Virginia, the U.S. District Courts for the Eastern and Western Districts of Virginia, and in all courts in the Commonwealth of Virginia. She has been selected as a “Rising Star” and a “Super Lawyer,” and she was listed as a member of Virginia’s “Legal Elite” (Bankruptcy/Creditors’ Rights) for 2015 and 2016. Ms. Barnhart received her B.A. in history and political science in 1998 from Randolph-Macon Woman’s College and her J.D. in 2002 from the University of Mississippi School of Law; she spent her last year of law school as a visiting student at the University of Notre Dame School of Law.

Monica Blacker is the founder of BAX Advisors, LLC., a firm focused on helping women and minorities advance in their careers, and of Force 10 Partners in Dallas. She also serves on several boards advising them on various matters ranging from restructuring to diversity, equity, inclusion and belonging initiatives. Force 10 Partners is a financial advisory firm focused on assisting parties in reorganizations and restructurings. She serves in fiduciary roles, including CRO, independent director and trustee, and serves on several boards. Ms. Blacker spent 22 years practicing as a business workout and reorganization attorney. During her climb to partner in an international law firm, she observed many pitfalls and obstacles that can get in the way and, ultimately, cause women and minorities to derail or leave their jobs. Armed with personal experiences, stories and anecdotes from many of her colleagues, Ms. Blacker has become a passionate advocate for minorities and women and a speaker on topics designed to make the road smoother. She is a sought-after international speaker, providing practical tips and immediate action steps. Ms. Blacker received her B.B.A. in marketing from James Madison University in 1993 and her J.D. in 1996 from Southern Methodist University Law School.

Hon. Hannah L. Blumenstiel is a U.S. Bankruptcy Judge for the Northern District of California in San Francisco. Prior to her appointment on Feb. 11, 2013, Judge Blumenstiel was an associate (2003-08) and then a partner (2008-12) with Winston & Strawn LLP, where she focused her practice on creditors’ rights litigation in state and federal court, including bankruptcy court. From 2001 to 2003, Judge Blumenstiel was an associate with Murphy Sheneman Julian & Rogers LLP, where she represented debtors, creditors and trustees in bankruptcy cases and adversary proceedings. She served as a law clerk to Hon. Charles M. Caldwell of the U.S. Bankruptcy Court for the Southern District of Ohio (Eastern Division) from 1998 to 2001, and from 1997-98, she represented the State of Ohio’s interests in bankruptcy cases as an assistant attorney general with the Revenue Recovery

Section of the Ohio Attorney General's Office. Judge Blumenstiel sits on ABI's Board of Directors. She received her J.D. from Capital University Law School in 1997 while working full-time for the Columbus Bar Association as director of its *pro bono* initiative, "Lawyers for Justice," and her B.A. from Ohio State University in 1992.

John R. Bollinger is a shareholder with the Boleman Law Firm, P.C. and the partner in charge of the firm's Newport News, Va., office. The firm focuses exclusively in the area of consumer bankruptcy law and is the largest consumer bankruptcy practice in Virginia. Mr. Bollinger is a frequent speaker at local, regional and national organizations and is past president of the board of the Tidewater Bankruptcy Bar Association. He has spoken before ABI, J. Sargeant Reynolds Community College, T. C. Williams School of Law at the University of Richmond, Virginia Bar Association (VBA), Tidewater Bankruptcy Bar Association (TBBA), Virginia Governors Conference on Housing, the National Association of Chapter Thirteen Trustees and the Virginia Trial Lawyer's Association, as well as a number of civic and business organizations. Additionally, he has served as the past president of the board for the Tidewater Bankruptcy Bar Association. Mr. Bollinger most recently served on the 2019 ABI Strategic Planning Committee and the 2019 and 2020 ABI "40 Under 40" Steering Committees. He currently serves as the Education Director of ABI's Consumer Bankruptcy Committee and is an editor for ABI's VOLO project. Mr. Bollinger has been recognized by *Super Lawyers* as a "Virginia Rising Star" in the area of Consumer Bankruptcy Law. He received his J.D. from the University of Richmond T.C. Williams School of Law.

Edward C. Boltz is the managing partner of the Law Offices of John T. Orcutt, P.C. in Durham, N.C., where he represents clients in not only chapter 13 and 7 bankruptcies, but also in related consumer rights litigation, including fighting abusive mortgage practices and developing solutions for student loans. Mr. Boltz served as the president of the National Association of Consumer Bankruptcy Attorneys (NACBA) from 2013-16 and remains on its board of directors, co-chairing its Legislative Committee. He served on ABI's Consumer Bankruptcy Commission from 2017-19 and on the Bankruptcy Council for the North Carolina Bar Association, for which he co-chaired the committee that created a mortgage-modification program for the North Carolina bankruptcy courts. Mr. Boltz is a frequent speaker on bankruptcy issues at both national and local seminars, including at NACBA conventions and workshops, past NCLC workshops and the North Carolina Bankruptcy Institute. In June 2019, he testified on behalf of NACBA in Congress regarding the need for changes to the Bankruptcy Code to make student loans dischargeable and to the means test for disabled veterans. In 2008, he testified before Congress to similarly protect those in the National Guard and reservists, which was enacted as the National Guard and Reservists Debt Relief Act. For the spring 2020 semester, Mr. Boltz served as an adjunct professor at the University of North Carolina School of Law, assisting clients in the Consumer Financial Transactions clinic with student loans. He is a member of the North Carolina State Bar, which certified him as a specialist in consumer bankruptcy law, and he is admitted to practice before the districts courts in both the Eastern and Middle Districts of North Carolina. Mr. Boltz received his B.A. from Washington University in St. Louis in 1993 and his J.D. from George Washington University in 1996.

Hon. Paul W. Bonapfel is a U.S. Bankruptcy Judge for the Northern District of Georgia in Atlanta and Rome, Ga., appointed in 2002. Prior to his appointment, he practiced law in Atlanta with Lamberth, Bonapfel, Cifelli & Stokes, P.A., now known as Lamberth, Cifelli, Ellis & Nason, P.A. As an

attorney, Judge Bonapfel represented all types of parties in bankruptcy cases, including consumer and business debtors in liquidation cases, business debtors in reorganization cases, chapter 7 and 11 bankruptcy trustees, creditors' committees, and creditors in both consumer and business cases. Judge Bonapfel is a co-author of *Chapter 13 Practice and Procedure* (Thomson Reuters). A Fellow in the American College of Bankruptcy, he has served as chairperson of the Bankruptcy Sections of the State Bar of Georgia and the Atlanta Bar Association and was a director and president of the Southeastern Bankruptcy Law Institute, which presents an annual seminar on bankruptcy law and procedure. In addition, he teaches a course at Mercer Law School in Macon, Ga., on consumer bankruptcy practice. Judge Bonapfel received his B.A. *cum laude* from Florida State University in 1972 and his J.D. *magna cum laude* from the University of Georgia School of Law in 1975, where he was a notes editor of the *Georgia Law Review*. Following law school, he clerked for U.S. District Judge Wilbur D. Owens, Jr., in Macon.

J. Scott Bovitz is a senior partner with Bovitz & Spitzer in Los Angeles, where he practices both consumer and business bankruptcy law and represents debtors and creditors. He is Board Certified in Business Bankruptcy Law by the American Board of Certification, which he chaired, and he is a Certified Specialist in Bankruptcy Law for the State Bar of California Board of Legal Specialization, which he also chaired. Mr. Bovitz is rated AV-Preeminent by Martindale-Hubbell and has been selected as *Southern California Super Lawyer* in bankruptcy and creditor/debtor rights. In addition, he was a lawyer representative for the Ninth Circuit Judicial Conference from 2018-22, was a coordinating editor of the *ABI Journal* from 2014-21, and is a former member of the California Committee of Bar Examiners, a former adjunct professor of law at Loyola Law School in Los Angeles, a former executive editor and author of *Personal and Small Business Bankruptcy Practice in California*, a former president of the Los Angeles Bankruptcy Forum and a former education and conference co-chair of the California Bankruptcy Forum. In addition, he sits on the Information Technology Committee for the Central District of California Bankruptcy Court and is the founder of bankruptcydog.com, a calendar site for bankruptcy professionals. Mr. Bovitz received his J.D. in 1980 from Loyola Law School in Los Angeles.

Dennis N. Brager is the founder of Brager Tax Law Group in Los Angeles and is a nationally recognized California State Bar Certified Tax Specialist and former senior tax attorney for the IRS's Office of Chief Counsel. In addition to representing the IRS in court, he advised the IRS on complex civil and criminal tax issues. Mr. Brager is frequently quoted in national publications and has been consulted as a tax expert by *Business Week*, *Accounting Today*, the *Daily Journal*, the *National Law Journal*, *The Daily Beast*, *USA Today*, *Palm Beach Daily News*, *Money Laundering* and *Tax Analyst*. A number of his articles have appeared in industry publications and journals, and he has appeared on ABC's "Good Morning America," "Fox Business News," "TV One Access" and "KFWB Money 101." His articles include "New 'Streamlined' FBAR Filing," "Offshore Voluntary Disclosure — The Next Generation," "Partial Offshore Tax Amnesty — Voluntary Disclosure 2.0," "Anatomy of an OPR Case (Definitely Not R.I.P.)," "FBAR and Voluntary Disclosure," "The Tax Gap and Voluntary Disclosure," "Circular 230: An Overview," "Recent Developments in Tax Procedure," "Damages, Rescission and Debt Cancellation as Client Income," "Prevailing Party Recovering Attorneys Fees From the IRS," "The Taxpayer Bill of Rights — A Small Step Toward Reining in the IRS," "Challenging the IRS Requires a Cohesive Strategy," "The Innocent Spouse Defense," "Tax Brakes: The Taxpayer Bill of Rights 2" and "Expert Advice: Avoiding Payroll Taxes." Mr. Brager has been named a *Super Lawyer* in the field of Tax Litigation every year since 2006, and he holds an AV-Preeminent rating from Martindale Hubbell, as well as a "superb" rating from Avvo. He is certified by the Cali-

California State Bar as a Tax Specialist — one of only 358 in the entire state — and his presentations have been well received at national conferences, including the American Bar Association, the Consumer Rights Litigation Conference and the National Association of Enrolled Agents. He regularly speaks at the California Continuing Education of the Bar, the California Society of CPAs, the UCLA Tax Controversy Institute, the California State Bar Association and the Warner Center Estate and Tax Planning Council. He also taught at the Golden Gate University's Masters in Taxation Program and has been a guest speaker at the University of Southern California. Mr. Brager's practice is limited to clients who have disputes with the IRS, the Franchise Tax Board, the California Department of Tax and Fee Administration, and the Employment Development Department — at both the trial and administrative levels. He represents clients on a variety of issues, including criminal and civil tax fraud, tax audit and appeals, payroll and sales tax problems, tax-preparer penalties, innocent-spouse defenses, offers in compromise, installment payment agreements, Office of Professional Responsibility (OPR) defenses and more. He also is available as an expert witness and a speaker on all of these topics. Mr. Brager received his B.B.A. *magna cum laude* in 1975 in accounting/finance from Pace University and his J.D. from New York University in 1978.

Hon. Colleen A. Brown is a U.S. Bankruptcy Judge for the District of Vermont in Burlington, appointed on April 10, 2000, and reappointed to a second 14-year term in October 2014. She also served a term as Chief Judge. Previously, Judge Brown was a partner in the law firm of Lawrence, Werner, Kesselring, Swartout & Brown, LLP, where her practice focused on bankruptcy, both debtors' and creditors' rights, foreclosures, workouts and matrimonial bankruptcy issues. She also clerked for Hon. Beryl E. McGuire, Chief U.S. Bankruptcy Judge for the Western District of New York, as the estate administrator in that court; as the Assistant U.S. Trustee for the Western District of New York; and as in-house counsel to The Canandaigua National Bank and Trust Co. Since being appointed to the bench, Judge Brown has served as a member of the Vermont Bar Association's Professionalism Roundtable and has chaired the Federal-State Law Council for the District of Vermont, Vermont's first Rule of Law Conference and the Federal Judges' Committee of the National Association of Women Judges. She has been very active in the National Conference of Bankruptcy Judges, including as the Second Circuit representative to the Board of Governors, a member of two NCBJ Education Committees, chair of the NCBJ's U.S. Trustee Liaison Committee, chair of the NCBJ's Liaison Committee to the National Association of Women Judges, and chair of the NCBJ President's Special Task Force for Cost Containment. Judge Brown is an author for *Collier on Bankruptcy* (15th ed. revised) and an associate editor for the *American Bankruptcy Law Journal*, and frequently lectures on consumer and farm bankruptcy law. She received the New York State Bar Association's President's Pro Bono Service Award in 1992 and the Vermont Bar Association's Pro Bono Service Award in 2006. Judge Brown received a B.A. *cum laude* with honors in philosophy from Colgate University in 1979 and her J.D. *cum laude* from the University of Buffalo Law School in 1983.

Veronica D. Brown-Moseley is a shareholder at the Boleman Law Firm, P.C. in Newport News, Va., and represents consumers in chapter 7 and chapter 13 bankruptcy cases in the firms' Richmond, Hampton and Virginia Beach offices. She frequently publishes and speaks about consumer bankruptcy-related topics. Ms. Brown-Moseley is a co-founder and serves as vice president of Brighter Tomorrows Begin Today, a nonprofit organization dedicated to assisting individuals in achieving their academic and professional goals. She has also served as a leader in a number of bar associations, and routinely engages in community service efforts. Ms. Brown-Moseley received her B.A. in political

science from Virginia Commonwealth University and her J.D. from the University of Richmond T.C. Williams School of Law.

Mark Cardenas is vice president of client relations at InfoEx in Tampa, Fla. Prior to joining InfoEx, they were with Black Knight Financial Services and ServiceLink. Mr. Cardenas started their career at ServiceLink in November 2003 as an assistant vice president. In May 2016, they left to join Black Knight Financial Services. Mr. Cardenas received his B.S. in information technology management from the University of Minnesota at Crookston

R. Caleb Chaplain is a career law clerk to Hon. Rebecca B. Connelly of the U.S. Bankruptcy Court for the Western District of Virginia in Harrisonburg and is an adjunct professor of bankruptcy law at Washington and Lee University School of Law. Prior to career clerking, he was a term law clerk for both Judge Connelly and Hon. Paul M. Black, Chief Judge for the U.S. Bankruptcy Court for the Western District of Virginia. Mr. Chaplain is a coordinating editor for the *ABI Journal* and has authored articles. He also is a 2022 honoree of ABI's "40 Under 40" program. Mr. Chaplain volunteers as a member and current president of the board of directors of Second Home Learning Center, a nonprofit that provides out of school care, education and development opportunities for children in low-income households in Harrisonburg. He received his B.A. from Dartmouth College and his J.D. from Indiana University Maurer School of Law.

Robert M. Charles, Jr. is a partner with Lewis Roca Rothgerber Christie LLP in Tucson, Ariz. The firm's bankruptcy working group leader, he practices primarily bankruptcy law in both Arizona and Nevada. Mr. Charles is a Fellow in the American College of Bankruptcy and a past chair of the State Bar of Arizona Committee on Rules of Professional Conduct, and he served as a member of the Arizona Bar's Ethics Committee for many years. He lectures and writes extensively on bankruptcy law and legal ethics and is professor of practice (adjunct faculty) at the James E. Rogers University of Arizona College of Law teaching introduction to business reorganization in bankruptcy. Mr. Charles is a member of ABI, sits on the advisory board for ABI's Southwest Bankruptcy Conference, and was a member of ABI's National Ethics Task Force. He is also vice chair of the Professional Ethics subcommittee of the Business Bankruptcy Committee of the American Bar Association's Business Law Section. Mr. Charles previously clerked for Hon. Earl H. Carroll of the U.S. District Court for the District of Arizona. He received his B.A. from the University of Arizona in 1979 and his J.D. with distinction from the University of Arizona James E. Rogers College of Law in 1982.

Gawain Charlton-Perrin is the director of Risk Management for The Hanover Insurance Group's Professional and Executive Lines in Itasca, Ill. He also is a nationally recognized author and lecturer on professional liability, ethics and risk management. Mr. Charlton-Perrin focuses on risk-management for attorneys, architects, engineers and other professionals. Prior to joining Hanover in November 2012, he focused on risk-management for attorneys for another insurance carrier and prosecuted attorneys for ethical violations for the State of Illinois. He later defended attorneys for a Chicago law firm in legal malpractice cases and ethics complaints. Mr. Charlton-Perrin is licensed to practice law in the State of Illinois, the Federal Northern District Court in Illinois and the U.S. Supreme Court. He received his B.A. from the University of Illinois in Champaign-Urbana, his M.A. from DePaul University and his J.D. from IIT/Chicago Kent College of Law.

Jeena Cho is a lawyer, author and mindfulness instructor in San Francisco and a co-author of the best-selling book *The Anxious Lawyer, An 8-Week Guide to a Joyful and Satisfying Law Practice Through Mindfulness and Meditation* (ABA). She started her career as an assistant state attorney at the State Attorney's Office 13th Judicial Circuit, where she handled domestic violence and misdemeanor cases. During that time, she tried more than 20 jury trials and hundreds of bench trials. Wanting to make a greater impact, she switched practice areas and started a consumer bankruptcy law practice in San Francisco. Ms. Cho teaches mindfulness and meditation to lawyers. She regularly speaks and writes about wellness, self-care and mindfulness, and she works with lawyers and law firms on stress management, work/life balance, career transition, increasing productivity and overall wellness. Ms. Cho started her meditation practice at the Himalayan Institute in Buffalo, N.Y., and has completed several classes in mindfulness and compassion cultivation training at a number of institutions, including Stanford University. In addition, she has attended numerous retreats on mindfulness at organizations such as the Spirit Rock, Insight Retreat Center and the San Francisco Zen Center. She has completed the teacher training practicum for Mindfulness-Based Stress Reduction (MBSR). Ms. Cho is a regular contributor to the *ABA Journal* and has written for *Above the Law*, *Forbes*, *Bloomberg*, *Lawyerist*, *Ms. JD* and *Huffington Post*. She's been interviewed on *O, Women's Health*, *MSNBC* and the *Wall Street Journal*. Ms. Cho is the author of the LexisNexis guide *How to Manage Your Law Office*, in which she wrote about starting, growing and managing a solo practice, with topics ranging from marketing to virtual law practice to social media. She received both her B.A. and J.D. from the University of New York at Buffalo.

Joshua R.I. Cohen is a practitioner at Cohen Consumer Law, PLC in St. Albans, Vt., and is known as the Student Loan Lawyer™. He has been practicing law since 2008, defending and assisting consumers with student loan issues. He has been interviewed on Fox and Bloomberg and quoted in multiple news articles. Mr. Cohen created the Student Loan Law Workshop in 2011, an intensive seminar and comprehensive roadmap that gives other attorneys the ammunition they need to fight back and win for their clients. The workshops were designed for lawyers to learn about student loans, potential solutions, how to defend are from a variety of problems and more. More than 500 lawyers have attended the workshop. Mr. Cohen is admitted to practice in Connecticut, Vermont, and the Eastern and Western Districts of New York. He is a member of the National Association of Consumer Advocates, the National Association of Consumer Bankruptcy Attorneys, and the American, Connecticut and Vermont Bar Associations. Mr. Cohen received his B.A. in psychology from Brandeis University in 1996, his M.B.A. from the University of Phoenix in 2002 and his J.D. from Quinnipiac University School of Law in 2007.

Victoria L. Collier, CELA, CEPA, CVBA is a sole practitioner with Quid Pro Quo Law, LLC in Harrison, Ga., and opened her own law firm straight out of law school, building from the experience she obtained as a paralegal in the Air Force and in the private sector. Although her niche was in elder law estate planning, she created a niche within that niche by being the first to teach veterans benefits for seniors to elder law attorneys across the nation. In addition, she co-owned a multi-million-dollar company coaching other estate and elder law attorneys on how to build and scale their law firms. Ms. Collier owned and operated her law firm for 18 years before she sold it in 2020. She currently co-owns another business that helps veterans, as well as a consulting firm. She has previously owned an insurance firm, publishing company and a real estate business. Ms. Collier has completed an extensive study on the valuation, purchase, merger and sale of businesses, including obtaining her

Certified Exit Planning Advisor and Certified Value Builder designations. She received her education from the University of Nebraska - Lincoln.

Hon. Rebecca B. Connelly is a U.S. Bankruptcy Judge for the Western District of Virginia in Harrisonburg, appointed in July 2012. She is a former standing chapter 13 trustee and chapter 12 trustee for the Western District of Virginia. Judge Connelly has been a member of ABI since 1994 and has served as a contributing editor and a features author for the *ABI Journal*, a member of the Consumer Bankruptcy Committee, and a speaker at ABI's Annual Spring Meeting and Winter Leadership Conference, "Eye on Bankruptcy" program and Views from the Bench. She also serves on the board of CARE and was an adjunct professor of law at Washington and Lee University School of Law. Judge Connelly was appointed to the Judicial Conference Advisory Committee on Bankruptcy Rules, for which she chairs its Consumer Subcommittee, is a member of its Cross-Border Insolvency Subcommittee and acts as its Bankruptcy Committee liaison. She received her B.A. in 1985 from the University of Maryland and her J.D. in 1988 from Washington & Lee University School of Law.

Jody A. Corrales is a shareholder in the Tucson, Ariz., office of DeConcini McDonald Yetwin & Lacy, P.C. where she focuses her practice on bankruptcy and creditors' rights. She has extensive experience in bankruptcy law and has been appointed to serve as a subchapter V panel trustee for the District of Arizona. Ms. Corrales is Board Certified in Consumer Bankruptcy Law by the American Board of Certification and is certified as a Bankruptcy Specialist by the Arizona Board of Legal Specialization. She was named to the 2020 Class of ABI's "40 Under 40" and has been recognized as a "Rising Star" in the Bankruptcy and Creditor-Debtor Rights Law category of *Southwest Super Lawyers* since 2013, when she was nominated to participate in the National Conference of Bankruptcy Judges (NCBJ) Next Generation Program. She currently serves on the Ninth Circuit Conference Executive Committee following a stint as co-chair of the Arizona delegation of Ninth Circuit Lawyer Representatives. Ms. Corrales devotes considerable time to *pro bono* endeavors, frequently assisting self-represented litigants in bankruptcy court and federal district court. In 2014, she was awarded the inaugural Hon. Eileen W. Hollowell *Pro Bono* Attorney of the Year Award from the U.S. Bankruptcy Court for the District of Arizona. Ms. Corrales received her J.D. from the University of Arizona James E. Rogers College of Law.

H. David Cox is the founding member of Cox Law Group PLLC in Lynchburg, Va., and practices bankruptcy law throughout the Western District of Virginia. Prior to entering private practice, he clerked for the late Hon. William E. Anderson. He co-edits the treatise *Bankruptcy Practice in Virginia*, co-authored the fourth edition of ABI's *Consumer Bankruptcy: Fundamentals of Chapter 7 and Chapter 13 of the U.S. Bankruptcy Code*, and has lectured at numerous regional and national CLE programs. Mr. Cox is a permanent member of the Fourth Circuit Judicial Conference and a Fellow of the American College of Bankruptcy, and he serves on ABI's Board of Directors. He received his B.A. in 1992 from Virginia Tech and his J.D. in 1995 from the University of Richmond - TC Williams School of Law.

Hon D. Sims Crawford is a U.S. Bankruptcy Judge for the Northern District of Alabama in Birmingham, appointed on Sept. 1, 2016. He previously served as a Chapter 13 Standing Trustee in the Northern District of Alabama from 2004 until his appointment as a bankruptcy judge. Judge Crawford is a member of the National Conference of Bankruptcy Judges, ABI and the Alabama State

Bar, and he serves on the Bankruptcy Judges Advisory Group (BJAG) and the Human Resources Advisory Council (HRAC), both of which provide advice to the Administrative Office of the U.S. Courts and to the committees of the Judicial Conference. He received his B.A. from the University of Alabama and his J.D. from Samford University Cumberland School of Law.

Hon. Bess M. Parrish Creswell is Chief Judge of the U.S. Bankruptcy Court for the Middle District of Alabama in Montgomery, Ala., initially appointed on April 16, 2018, and named Chief Judge on Oct. 17, 2020. Prior to her appointment to the bench, she was a partner in Burr & Forman LLP's Creditors' Rights & Bankruptcy Group in Mobile, Ala., where she represented debtors, secured and unsecured creditors, creditor committees, and fiduciaries in workouts, debt restructuring, bankruptcy cases, financial transactions, and nonbankruptcy litigation. Prior to joining Burr & Forman, Judge Creswell practiced bankruptcy and financial restructuring at Alston & Bird LLP in Atlanta and clerked for Hon. C. Ray Mullins in the U.S. Bankruptcy Court for the Northern District of Georgia. She received her B.B.A. in 2001 from Campbell University, her M.B.A. from the Lundy-Fetterman School of Business, and her J.D. in 2004 from Wake Forest University School of Law.

Justin Crone is the founder, owner and president of Independence Software, LLC in Alexandria, Va., which develops software and solutions for the bankruptcy trustee community. He previously was a director of MIS for the Office of the Standing Trustee and a senior Unix administrator for Adelphia Business Communications. Mr. Crone is a Microsoft Certified System Engineer, Certified IT Professional:Enterprise Administrator and Certified Solutions Associate: Windows Server 2008. He also is an IBM eServer Certified Specialist: pSeries AIX System Administrator.

James E. Cross is a sole practitioner with Cross Law Firm, P.L.C. in Phoenix. He settled in the Phoenix area in 1980 after honorably serving as a Staff Sergeant in the U.S. Air Force and Ohio Air National Guard. In January 2012, he left his position as chair of the Bankruptcy Department at the Phoenix law firm of Osborn Maledon, PA, and later established Cross Law Firm, PLC. Simultaneously, he founded a business restructuring firm that focuses on troubled loans, receiverships and related non-legal matters. Mr. Cross is admitted to practice in Arizona and Texas, and before the U.S. District Court for the District of Arizona, the Ninth Circuit Court of Appeals and the U.S. Supreme Court. He has been certified as a Specialist in Bankruptcy Law by the Arizona Board of Legal Specialization since 1989. In February 2020, Mr. Cross was appointed by the Office of the U.S. Trustee as a Subchapter V Pool Trustee, the first subchapter V trustee to be appointed in the state of Arizona, and among the first in the nation. He also is in the pool serving the state of New Mexico. Mr. Cross has practiced bankruptcy law at several successful law firms in Phoenix. He has represented debtors, creditors, committees (equity and unsecured), trustees, asset-purchasers and virtually every other party appearing in bankruptcy proceedings. He also has served as a court-appointed examiner, trustee and mediator. Mr. Cross is AV-rated by Martindale Hubbell in the areas of bankruptcy and insolvency practice. His firm has been repeatedly recognized among the "Best Law Firms in America" by *U.S. News and World Report*, and he has been nominated by his peers in *Super Lawyers* magazine for the past several years. For the past 30 years, he has appeared in nearly all of the region's high-profile bankruptcies, including America West Airlines, Circle K Corp., the Phoenix Coyotes Hockey Club, Mortgages, Ltd., Danny's Family Car Wash, Inc. and Bashas', Inc. Mr. Cross received his B.A. *cum laude* in international business from The Ohio State University in 1980 and his J.D. from the Sandra Day O' Connor College of Law at Arizona State University in May 1983.

Keith Crusius is the president of LegalPRO Systems in San Antonio, where he oversees the company's prepackaged software business. The company has been operating for approximately 27 years. Mr. Crusius has been developing bankruptcy software since the early 90s, when he started writing custom programs for a large firm in San Antonio back in the days of DOS. He joined the LegalPRO team part-time in 2005 as a developer and became the principal owner in 2011. His first goal after taking over the reins was to refocus the company on developing an online version of Bankruptcy-PRO, which was released in 2016 as Jubilee. Mr. Crusius also serves as a Battalion Chief in the San Antonio Fire Department, from which he will soon be retiring from after a 30-year career. He holds a B.A. in criminal justice.

Nathan E. Curtis is a supervising attorney at Geraci Law L.L.C. in Chicago and has filed or reviewed more than 10,000 consumer bankruptcy cases. His duties include detailed review of complicated chapter 7 and 13 matters, including litigation and appeals. Mr. Curtis is a member of the Illinois State Bar Association and ABI. After serving a two-year term as a member of the Northern District of Illinois Bankruptcy Court Liaison Committee, he served a four-year term on the Executive Committee for the Chicago Bar Association's Bankruptcy and Reorganization Committee, including as chair in his final year. Mr. Curtis is a member of the advisory board for the ABI's Hon. Eugene R. Wedoff Chicago Consumer Bankruptcy Conference. He has also spoken at the Chicago Bar Association's monthly meetings, as well as at its annual Consumer Seminar. Mr. Curtis received his undergraduate degree from the University of Illinois and his J.D. from the John Marshall Law School.

Dr. Arthur A. Daemmerich is the director of the Smithsonian Institution's Lemelson Center for the Study of Invention and Innovation in Washington, D.C. Located at the National Museum of American History, the Center carries out research on invention and innovation through history, leads invention education programs to activate the next generation, and creates exhibits that engage some 4 million museum visitors annually. Dr. Daemmerich has led research projects analyzing pharmaceutical innovation and regulation, chemical risk and health care systems, and is currently researching sports technology governance. He has published in the fields of science and technology studies, history of technology, and business policy. Previously, Mr. Daemmerich was an associate professor at the University of Kansas Medical Center, a visiting professor of business administration at the China Europe International Business School, an assistant professor of business administration at the Harvard Business School's Business, Government, and the International Economy Unit, a visiting assistant professor at the University of Pennsylvania's Department of History and Sociology of Science, and a director at the Science History Institute. He is a frequent writer and lecturer and has sat on the board of the American Institute of the History of Pharmacy. He also received the Dibner Award for Excellence in Museum Exhibits from the Society for the History of Technology. Mr. Daemmerich received his B.A. in history and sociology of science and German literature from the University of Pennsylvania in 1991, and his M.A. and Ph.D. in science and technology studies from Cornell University in 1996 and 2002, respectively.

Dave Danielson is CEO of Resolvent in Winter Park, Fla. Its flagship product, Student Debt Solutions, helps student loan debtors find reduced payments through government programs. Prior to joining the company, Mr. Danielson was the CEO for CINgroup, which served more than 15,000 bankruptcy firms with such products as Best Case Bankruptcy, CIN Legal Data Services and CINcompass. Prior to that, he was the managing director of LexisNexis's Small Law Client Develop-

ment business, where its flagship product, Lawyers.com, served more than 25,000 attorneys. Mr. Danielson has served in a number of strategic-planning, marketing and executive leadership positions with numerous technology-enabled businesses over his more-than-30-year career, with a goal of improving operational efficiencies and consumer services.

Laura Day DelCotto is a founding member of DelCotto Law Group, a boutique law practice in Lexington, Ky., focusing on bankruptcies, restructurings, and various types of commercial, debtor/creditor and bankruptcy litigation. She has more than 35 years of experience in all aspects of corporate, municipal and high-net-worth individual liquidations and restructurings. The first half of her career was focused on secured lender and lender-liability work at one of the larger Kentucky-based law firms, and the second half has been focused mostly on chapter 11 debtor and committee work. Ms. DelCotto holds numerous professional recognitions and is a Fellow in the American College of Bankruptcy. She is also Board Certified in Business Bankruptcy Law by the American Board of Certification and holds top ratings in Martindale-Hubbell, and she is listed as a “Top 10” attorney in *Kentucky Super Lawyers* and in The Best Lawyers in America’s “Lawyer of the Year” selections for Lexington, Ky., for Bankruptcy, Bankruptcy Litigation, Insolvency and Debtor/Creditor law. Ms. DelCotto is one of the founders of IWIRC’s Central Kentucky chapter. She received her undergraduate degree *magna cum laude* from The University of the South at Sewanee and her J.D. with distinction from the University of Kentucky College of Law. She is also certified in Ayurvedic Lifestyle by the Chopra Center, and is a speaker/teacher in educational and corporate wellness programs.

Neiha Dhar is a marriage and family therapist with Neiha Dhar, LMFT in Manlius, N.Y. Her clinical interests include chronic illness, relational conflict, multiethnic couples, gender role pressures and working with male clients. Ms. Dhar received her B.A. in psychology in 2006 from the University of Rochester and her M.S. in marriage and family therapy in 2013 from Purdue University.

Hon. Mary Grace Diehl is a retired U.S. Bankruptcy Judge for the Northern District of Georgia in Atlanta, appointed in February 2004 and retired in 2018. She is currently serving on recall status. Prior to taking the bench, Judge Diehl was a partner in the litigation section of Troutman Sanders LLP and chaired its Bankruptcy Practice Group. During her years in private practice, she was consistently named in *The Best Lawyers in America* and *Chambers US: America’s Leading Business Lawyers*. Judge Diehl is a past president of the National Conference of Bankruptcy Judges, and serves on the Boards of Directors of ABI, the Turnaround Management Association and IWIRC. She is also a Fellow of the American College of Bankruptcy and formerly served as vice president of its board of directors; she has also served on the boards of ABI, the Turnaround Management Association and the International Women In Restructuring Confederation (IWIRC). Judge Diehl received the Woman of the Year in Restructuring Award in 2008 from IWIRC (International Women in Restructuring Confederation), the David W. Pollard award for professionalism from the Atlanta Bar in 2013 and the Atlanta Bar Woman of Achievement Award in 2017, and she is a regular speaker at CLE programs. She served as a trustee of Canisius College from 2008-14 and received the outstanding alumni contributor award from Canisius in 2013. She has been an adjunct professor of law at Emory Law School and is a frequent speaker at national, regional and local educational programs. Judge Diehl received her B.A. *summa cum laude* from Canisius College in Buffalo, N.Y., and her J.D. *cum laude* from Harvard Law School.

Alexandra Dugan is a partner with Bradley Arant Boult Cummings LLP in Nashville, Tenn., and regularly represents financial services and mortgage company clients with compliance matters, including risk-management and remediation, state investigations, regulatory compliance and operational implementation of legal guidelines. Her practice focuses on bankruptcy compliance and regulatory concerns. She also is a member of the firm's Auto Finance and Payment Systems industry teams. Ms. Dugan provides daily guidance to clients on bankruptcy-related regulatory and compliance matters, supervises large-scale remediation projects, designs and presents bankruptcy training programs, implements changes to business practices that are required as a result of new statutes and regulations, and works through operational matters that arise daily in a client's bankruptcy department. She works directly with her clients' internal legal department and business leaders to identify the most efficient and effective measures to ensure compliance with federal, state and local requirements and mitigate risk. She also routinely responds to inquiries from government entities, including the Department of Justice (DOJ), on behalf of her clients. In addition to her compliance work, Ms. Dugan represents mortgage companies in litigation matters across the country — including advising clients and local counsel concerning best practices. Her practice also includes representation of debtors and secured creditors in chapter 11 cases, out-of-court workouts, reorganizations, restructurings and liquidations. Her practice spans a wide range of industries, including bank and nonbank lenders, investors in distressed assets, legal, automotive and commercial real estate. Mr. Dugan is a member of the Conference on Consumer Finance Law (CCFL) and the American Bar Association, for which she serves as Pro Bono Subcommittee chair for its Consumer Financial Services Committee and as webmaster of its Bankruptcy Court Structure and Insolvency Committee. She also is a member of the National Association of Chapter 13 Trustees and the Nashville Bar Association's Mortgage Committee, and she is a Certified Regulatory Compliance Manager (CRCM) by the American Bankers Association. Ms. Dugan received her B.A. cum laude in 2008 from Vanderbilt University and her J.D. in 2011 with honors from Emory University School of Law, where she was admitted to the Order of the Coif.

Gus Epps is a retired lawyer in Richmond, Va. He previously was a partner at Williams Mullen and at Christian & Barton, LLP. Mr. Epps received his Bachelor's degree in American studies in 1970 from Yale University and his J.D. in 1973 from the University of Virginia School of Law.

Justin P. Fasano is a principal at McNamee Hosea in Alexandria, Va., and his primary areas of practice are bankruptcy, business reorganizations, creditor rights and litigation. He represents debtors, trustees, creditors, lessors, secured lenders and vendors in chapter 7 and 13 voluntary and involuntary cases. Mr. Fasano is experienced in various bankruptcy-related litigation, including confirmation of proposed plans, automatic stay actions, preferential and fraudulent conveyance lawsuits and transfer actions, and dischargeability and discharge actions. He also has experience handling lawsuits related to the fiduciary duties of corporate insiders. Mr. Fasano is admitted to practice in Maryland and Virginia. He is a member of the Maryland Bankruptcy Bar Association and Northern Virginia Bankruptcy Bar Association, for which he chairs its Young Lawyers Division. He also is a member of the Walter Chandler Inn of Court and the Bankruptcy Bar Liaison Committee. Mr. Fasano received his B.A. from the College of William and Mary and his J.D. from George Mason University School of Law.

Brian D. Flick is the managing partner of The Dann Law Firm's Cincinnati office in Milford, Ohio, where he focuses his practice in consumer law in Ohio, Kentucky and across the U.S. His practice areas include consumer bankruptcy debtor representation in the areas of chapters 7, 12 and 13, consumer fraud, real estate litigation, foreclosure defense, student loan debt defense, bankruptcy litigation and mortgage servicing litigation under the Real Estate Settlement Procedures Act and the Truth in Lending Act. Since beginning the practice of law, he has been very active in local and national attorney associations. Mr. Flick is active with the Cincinnati Bar Association's Bankruptcy Committee, and he sits on the Volunteer Lawyers Committee for the Cincinnati Bar Association. He also is the current Sixth Circuit Listserv Moderator for the National Association of Consumer Bankruptcy Attorneys and the current Ohio State Chair for the National Association of Consumer Advocates, both positions he has held since May 2017. In addition, he was appointed by the Board of Trustees as a member of the Unauthorized Practice of Law Committee of the Cincinnati Bar Association in June 2017. Mr. Flick has been a frequent speaker at Cincinnati Bar Association, NACBA and NACA events since 2014, and he has assisted with DannLaw's Regulation X and Z Seminars, which have taken place since 2016. In addition, he serves as a facilitator for the SDOH Bankruptcy Mortgage Modification Program and a mediator with the SDOH Bankruptcy Court Mediation Program. Mr. Flick received his B.A. from Adrian College and his J.D. from the Ohio Northern University Petition College of Law.

Rachel L. Foley is the founder of Foley Law, PC in Independence, Mo., and handles consumer chapter 7s and 13s in both Kansas and Missouri. She began her bankruptcy career with the United Auto Workers, representing GM and Ford employees in chapter 13 and 7 cases. She was the only bankruptcy attorney for the Missouri auto workers, and it was not unusual for her to manage three to four times the regular attorney caseload at any given time. Ms. Foley previously was a risk manager for Clarkson Regional Health Center and has 20 years of experience in the emergency room as a Registered Respiratory Therapist. She is the inaugural winner of the K. Colleen Nunnally Award by the National Association of Consumer Bankruptcy Attorneys and is recognized by her peers as being the Best of the Kansas City Bar in the area of bankruptcy. She also has been named to the Pro Bono Wall of Fame by the Missouri Bar Association. Ms. Foley frequently speaks nationally and locally on consumer bankruptcy topics. She is a member of the National Association of Consumer Bankruptcy Attorneys, ABI, the Kansas City Bankruptcy Bar Association, the Kansas City Metro Bar Association and the International Women's Restructuring & Insolvency Confederation. Ms. Foley received her undergraduate degree in the sciences and medicine from Creighton University and her J.D. from Creighton School of Law.

Jeffrey S. Fraser is a partner at Albertelli Law in Lake Worth, Fla., and focuses his representation on secured creditors and ensuring that their interests are protected in chapters 7, 11 and 13. He handles contested litigation, including valuation hearings, adversary proceedings, sanction hearings, and any and all other disputed matters in bankruptcy court. As partner over his firm's national bankruptcy department, Mr. Fraser works closely with each state's managing attorneys as it relates to training, legal strategy, and all facets of the firm's bankruptcy practice. He is an active participant in the Southern District of Florida's bankruptcy bar and was the 2019 chair of the Local Rule Committee and an inaugural member the district's Lawyer Advisory Committee (LAC), serving as the committee's chair in 2020 and 2021. Through these roles, he has worked closely with South Florida bankruptcy judges and lawyers in reviewing local practices and rules; participating as a panelist for various district programs; assisting with the drafting of the district's Model Chapter 13 Plan and Mortgage

Modification Mediation procedures and guidelines; and addressing other matters or concerns for the South Florida bankruptcy community. Mr. Fraser is a past president of the Jamaican-American Bar Association and has helped the organization create mentorship relationships with local law students. He also served as a panelist at a commercial law seminar in Kingston, Jamaica, discussing the 2014 Jamaican Insolvency Act, and he has organized foreclosure and bankruptcy workshops, spoken on numerous CLE panels, and guest-appeared on South Florida radio. Mr. Fraser was selected by *Super Lawyers* as one of its “Florida Rising Stars” for 2019, 2020 and 2021. In addition, he was named a 2017 Blackshear Fellow by the National Conference of Bankruptcy Judges (NCBJ) and a 2020 ABI “40 Under 40” honoree, and he has published articles on consumer bankruptcy issues in the *American Legal & Finance Network* and *Default Servicing News*. Mr. Fraser has the highest rating by Martindale-Hubbell. He received his B.A. in 2007 from the University of Miami and his J.D. in 2010 from the University of Miami School of Law.

Robert C. Furr is a partner with Furr & Cohen, P.A. in Boca Raton, Fla., and serves as a panel trustee for the U.S. Department of Justice in the Southern District of Florida. He is regularly appointed as a chapter 11 trustee and has been designated as the chapter 12 trustee in the Southern District. Mr. Furr has represented numerous businesses in chapter 7 liquidations and in chapter 11 reorganizations, as well as individuals in complex chapter 7 and chapter 11 proceedings. He lectures frequently on issues of bankruptcy, creditors’ rights and remedies before national organizations. Mr. Furr served as editor of *NABTalk* from 2000-05 and sat on NABT’s board of directors from 2000-11, serving as president during the 2008-09 term. He is currently president of the American Board of Certification. Mr. Furr is a contributor to the *ABI Journal* and is admitted to practice law in Georgia and Florida and in all federal courts in Florida and the Eleventh Circuit Court of Appeals. In 1983, Mr. Furr became a Board Certified Civil Trial Lawyer by the Florida Bar, and in 1994 he received an AV rating by Martindale-Hubbell. He is listed in *The Best Lawyers in America* and in *Florida Super Lawyers* and is a Fellow in the American College of Bankruptcy. Mr. Furr received his J.D. from Emory University in 1975.

Rebecca R. Garcia is the standing chapter 12 and 13 trustee in Oshkosh, Wis. She was appointed on Dec. 1, 2014, as the standing chapter 13 trustee and April 1, 2016, as the standing chapter 12 trustee. Prior to her appointment, Ms. Garcia was a staff attorney for Mary B. Grossman, the chapter 13 trustee in Milwaukee from 2002-14. She has been practicing in the area of consumer bankruptcy since 1996. Prior to 2002, she represented debtors in consumer cases. Ms. Garcia is a past member of the board of the Bankruptcy, Insolvency and Creditors Rights Section of the State Bar of Wisconsin and a member of the National Association of Chapter 13 Trustees and of the Association of Chapter 12 Trustees, for which she currently serves as president. Ms. Garcia is a coordinating editor for the Trustee Talk column of the *ABI Journal*. She received her B.A. from the University of Wisconsin Platteville in 1992 and her J.D. from Marquette University in 1996.

Kara Gendron is co-owner of Mott & Gendron Law in Harrisburg, Pa. She has been practicing bankruptcy law exclusively since 2001 and focuses her practice on representing individuals, farmers and small business owners in bankruptcy cases. In 2021, Ms. Gendron was appointed as a chapter 12 trustee and to the panel of Chapter 7 Trustees. Since 2020, she has served as the Third Circuit chair for the National Association of Consumer Bankruptcy Attorneys (NACBA) and is a frequent course planner and presenter for national, state and local bankruptcy law seminars, including NACBA, the National Association of Bankruptcy Trustees (NABT), the Pennsylvania Bar Institute (PBI) and

the Middle District Bankruptcy Bar Association (MDBBA). In 2022, Ms. Gendron was one of the course planners for PBI's Bankruptcy Institute, was the planning chair and a presenter on several panels for NACBA's annual conference in Tucson, Ariz., was a member of the planning committee for NABT's bankruptcy conference in Vancouver, where she also presented, and she is on the planning committee for NACBA's Fall workshop in Puerto Rico and is scheduled to speak for MDBBA this winter. She also has been selected to serve on the *American Bankruptcy Law Journal* Advisory Board (ABLJ) starting in 2023. Ms. Gendron taught bankruptcy law for several years at the Widener School of Law. She received her B.A. in 1997 from the University of Pennsylvania and her J.D. in 2001 from Pennsylvania State University Dickinson School of Law.

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

Hon. Mary P. Gorman is a U.S. Bankruptcy Judge for the Central District of Illinois in Springfield, appointed in September 2005 by the Seventh Circuit Court of Appeals. She served as Chief Judge from January 2013 until August 2019. Prior to her appointment to the bench, she was in private practice, concentrating in bankruptcy and commercial transactions and litigation, and she was admitted to practice in the Illinois Supreme Court, the Northern and Central Districts of Illinois, the Seventh Circuit Court of Appeals, the U.S. Tax Court and the U.S. Supreme Court. Judge Gorman is a past president of the Winnebago County Bar Association and has been active on the Illinois State Bar Association's Task Force on the Unauthorized Practice of Law and the Commercial, Banking, and Bankruptcy Section Council. From 1999-2003, she was an adjunct professor of bankruptcy law at the Northern Illinois University College of Law. Judge Gorman is a member of the National Conference of Bankruptcy Judges, ABI, and the Illinois State, Winnebago County and Sangamon County Bar Associations. She has served on the Administrative Office of the U.S. Courts' Bankruptcy Judges Advisory Group and on the Administrative Office's Budget and Finance Advisory Council. Judge Gorman recently completed seven years of service as one of the five bankruptcy judge representatives on the Judicial Conference Committee on the Administration of the Bankruptcy System. During her service on the Bankruptcy Committee, she served as a liaison to the Judicial Conference Advisory Committee on Bankruptcy Rules and the Judicial Conference Budget Committee's Economic Subcommittee. She also was a member of the task force created by the Bankruptcy Committee to review current policies, rules and regulations regarding unclaimed funds, and she currently serves as a member of the Administrative Office's Judiciary Data Working Group. Judge Gorman received her undergraduate degree with honors from Rosary College (now Dominican University)

and also attended the University of Fribourg, Switzerland. She received her J.D. with high honors from the University of Illinois College of Law, where she served as a member of its law review and the Order of the Coif.

Hon. Meredith S. Grabill is a U.S. Bankruptcy Judge for the Eastern District of Louisiana in New Orleans. Prior to taking the bench in September 2019, she practiced primarily in the areas of bankruptcy, commercial, and oil and gas litigation, serving on bankruptcy teams representing publicly traded, closely held, and individual chapter 11 debtors; official unsecured creditors' committees; and corporate creditors. Outside of bankruptcy court, Judge Grabill has represented large and multinational corporations in antitrust proceedings, labor and contract disputes, and insurance and reinsurance disputes. She previously clerked for Hon. Edith Brown Clement in the U.S. Court of Appeals for the Fifth Circuit, Hon. Martin L.C. Feldman in the U.S. District Court for the Eastern District of Louisiana, and Hon. Martin Glenn in the U.S. Bankruptcy Court for the Southern District of New York. Judge Grabill received her B.A. from The Evergreen State College in Olympia, Wash., and her J.D. from Tulane Law School, where she served as editor-in-chief of the *Tulane Law Review*.

Hon. Elizabeth L. Gunn is a U.S. Bankruptcy Judge for the District of Columbia in Washington, D.C., appointed on Sept. 4, 2020. A COVID-era selection and appointment, she was sworn in by Zoom from her living room. Prior to her appointment, Judge Gunn served as an Assistant Attorney General for the Commonwealth of Virginia as the sole the bankruptcy specialist for the Division of Child Support Enforcement. She also practiced law in Richmond, Va., at Sands Anderson PC and McGuireWoods LLP. In 2017, Judge Gunn was honored as a member of ABI's inaugural class of "40 Under 40." She serves on the advisory board of the *American Bankruptcy Law Journal* and the board of the Federal Bar Association Bankruptcy Section, and she is a former board member of the International Women's Insolvency & Restructuring Confederation, a former committee chair of ABI's Consumer Bankruptcy and Litigation Committees, and an associate editor of the *ABI Journal*. Judge Gunn is a member of the Walter Chandler Bankruptcy Inn of Court and is Board Certified in Consumer Bankruptcy Law by the American Board of Certification. She received her B.A. *cum laude* from Willamette University and her J.D. *cum laude* from Boston College Law School.

Hon. Sarah A. Hall is a U.S. Bankruptcy Judge for the Western District of Oklahoma in Oklahoma City, appointed on April 5, 2012. She previously had been an attorney with Mock, Schwabe Waldo, Elder, Reeves & Bryant for more than 30 years. Judge Hall received her undergraduate degree from the University of Oklahoma in 1986 and her J.D. from University of Oklahoma College of Law in 1989.

Hon. Beth E. Hanan is a U.S. Bankruptcy Judge for the Eastern District of Wisconsin in Milwaukee and Green Bay, appointed in May 2015. Previously, she was an appellate lawyer and litigator in Wisconsin, and served several terms as managing member of a trial practice boutique, Gass Weber Mullins. Judge Hanan was chair of the Wisconsin Judicial Council and president of the Milwaukee Bar Association, and she remains a Fellow in the American Academy of Appellate Lawyers. Since joining the bench, she has been the judicial co-chair of ABI's annual Wedoff Consumer Conference (in 2020 renamed the Consumer Summit) and has served as the bankruptcy representative to the Seventh Circuit Judicial Council (2019-21). She also chaired the Public Outreach committee of the National Conference of Bankruptcy Judges (NCBJ) from 2020-22 and is a member of NCBJ's Eth-

ics and International Judicial Relations committees. Judge Hanan received her undergraduate degree from Marquette University and her J.D. in 1996 from the University of Wisconsin Law School.

John M. Hauber is the Chapter 13 Trustee for the Southern District of Indiana in Indianapolis, appointed on April 1, 2015. Prior to his appointment, he was a partner in the Indianapolis office of Tom Scott & Associates, P.C., where his practice included business and consumer bankruptcy, debtor and creditors' rights including financial restructuring and workouts, and all aspects of bankruptcy litigation. Mr. Hauber worked for the Indiana Attorney General's Consumer Protection Division from 1993-97 as a deputy attorney general, and he was a member of the National Association of Consumer Advocates and the Indiana Home Defense Task Force. He worked in private practice from 1997-2002 emphasizing the representation of consumer bankruptcy debtors. Mr. Hauber was a staff attorney for Chapter 13 Trustee Robert A. Brothers in December 2002 before returning to consumer bankruptcy practice in August 2008. He is admitted to all Indiana state courts, federal courts for the Northern and Southern Districts of Indiana and the Seventh Circuit Court of Appeals. Mr. Hauber is currently an adjunct professor at the I.U. McKinney School of Law and has lectured on all aspects of consumer bankruptcy for ICLEF, the Indianapolis Bar Association, ABI and the Office of the U.S. Trustee for Region 10 since 2002. He received his A.B. from Wabash College in 1990 and his J.D. from Indiana University Robert H. McKinney School of Law in 1993.

Hon. Christopher L. Hawkins is a U.S. Bankruptcy Judge for the Middle District of Alabama in Montgomery, sworn in on March 14, 2022. Prior to his appointment, he was a partner at Bradley Arant Boult Cummings LLP, where he focused exclusively on bankruptcy and insolvency matters. For more than 20 years, Judge Hawkins represented debtors and creditors in out-of-court restructurings, commercial and consumer bankruptcy cases, bankruptcy litigation, and consumer bankruptcy compliance and regulatory enforcement matters. He recently completed a two-year term as co-chair of ABI's Consumer Bankruptcy Committee, and he is an adjunct professor at the Cumberland School of Law at Samford University. Judge Hawkins co-authored ABI's *Thorny Issues in Consumer Bankruptcy Cases* (2nd ed. 2020) and is a member of the 33rd Class of Fellows of the American College of Bankruptcy. Prior to taking the bench, he was listed in *Chambers USA* for Bankruptcy and Restructuring and was named in the 2022 edition of the *Lawdragon 500 Leading U.S. Bankruptcy and Restructuring Lawyers*. Judge Hawkins received his B.S. *summa cum laude* in 1996 from Spring Hill College and his J.D. *summa cum laude* in 1999 from the University of Alabama School of Law, where he was a member of the Order of the Coif, served on the *Alabama Law Review*, received the M. Leigh Harrison Award and was a Hugo Black Scholar.

D. Edward Hays is a founding member of Marshack Hays LLP in Irvine, Calif. He was admitted to practice in 1992. Mr. Hays has been a Certified Bankruptcy Law Specialist with the State Bar of California from 2016 to the present. He also has been selected on numerous occasions to present to national, state, county and local bar associations on various legal topics, including bankruptcy law, family law in bankruptcy cases, labor law in bankruptcy, exemptions, enforceability of spendthrift trusts, evidence, pretrial and trial practice, and recent developments in bankruptcy law. In 2011 and 2014, Mr. Hays presented at the Southern California Trust and Estate Planning annual conference on the treatment of trusts in bankruptcy. In 2018, he presented an all-day seminar on evidence to the National Association of Consumer Bankruptcy Attorneys. In 2019, he was asked to speak at the annual conference of the National Association of Bankruptcy Trustees on the administration of trusts

in bankruptcy, and he was selected to present a seminar on evidence at the National Conference of Bankruptcy Judges in Washington, D.C. During that trip, he also was admitted to appear before the U.S. Supreme Court. Mr. Hays received his B.A. in business with honors from California State University at Fullerton in 1989 and his J.D. from the University of Southern California Law Center in 1992, where he was a member of the Hale Moot Court Honors program.

Michael Hoffman is a partner with Hoffman, Larin & Agnetti, P.A. in Miami, where he focuses his practice in the areas of bankruptcy, business litigation and commercial collections. He has experience representing parties in all aspects of bankruptcy and insolvency proceedings including individual debtors, business debtors, mortgagees, unsecured creditors, commercial landlords, equity securityholders, trustees, assignees for the benefit of creditors and receivers. On the litigation side, Mr. Hoffman handles a wide range of commercial disputes, including contract and shareholder litigation, foreclosures, commercial evictions and fraudulent transfers. He also represents creditors in pursuing collections of judgments and other delinquent accounts. Mr. Hoffman has served as director for the Bankruptcy Bar Association for the Southern District of Florida, as a member of the Southern District of Florida Bankruptcy Local Rules Committee, and as a member of the Lawyer Advisory Committee for the Southern District of Florida Bankruptcy Court. He received his B.A. from Yeshiva University in 2004 and his J.D. from the University of Miami in 2007.

Hannah W. Hutman is a partner at Hoover Penrod, PLC in Harrisonburg, Va., where her practice focuses on representing both creditors and debtors in bankruptcy proceedings under chapters 7, 11, 12 and 13 and insolvency-related matters. In addition, she frequently represents creditors in collection matters, including restructuring obligations, asset liquidations and dispositions, and foreclosures. Ms. Hutman is a member of the panel of Chapter 7 Trustees for the Western District of Virginia and is a frequent presenter on a wide variety of insolvency-related topics. She is the immediate past chair of the Board of Governors of the Bankruptcy Law Section for the Virginia State Bar. In addition, she co-authored a chapter in *Bankruptcy Practice in Virginia*. Ms. Hutman is AV-rated by Martindale-Hubbell, has routinely been listed in *Super Lawyers* as a “Rising Star” and selected as a member of Virginia’s “Legal Elite,” and was honored as one of ABI’s “40 Under 40” in 2018. She received her B.A. *summa cum laude* from Columbia Union College in Takoma Park, Md., and her J.D. from the Marshall Wythe School of Law at the College of William and Mary in Williamsburg, Va.

Richard James is CEO of Automated Business Results in Gilbert, Ariz., and focuses on taking small law firms from chaos to thriving. He has helped nearly 900 attorneys shift from running their practice on fumes to building sustainable, thriving, highly successful and predictable practices that help them enjoy a better lifestyle and help more people than ever before. Mr. James is also the author of *The Attorney’s Guide to Personal and Financial Freedom*, *The DNA of the Autonomous Attorney* and *Discover the Acres of Diamonds in Your Law Firm*. He attended both Keystone College and Simmons Institute.

Jay S. Jump is the founding principal of The Jump Law Group, LLC, a consumer bankruptcy firm in Pasco, Wash., as well as CEO of BK Attorney Services, LLC, a.k.a. CertificateofService.com, a mailing and notice service for bankruptcy professionals around the nation. He began practicing bankruptcy law in the Eastern and Western Districts of Washington in the late 1990s using technology to automate many of the functions that a bankruptcy attorney had to complete to get a successful

case to discharge. This automation led to the creation of CertificateofService.com in 2005, when Mr. Jump became frustrated by the overwhelming amount of mail that had to go out every day in his chapter 13 practice. What started in the back corner of the law office 16 years ago has expanded to the premiere mailing service for more than 4,700 debtor and creditor firms, panel trustees, and chapter 13 trustees. Along the way, he has been a frequent speaker at the various bankruptcy conventions, has written several articles regarding law office automation and technology application, and assists with connecting bankruptcy practitioners with partners who can bring their practices to a higher level of productivity. Mr. Jump received his undergraduate degree from the University of Arizona and his J.D. from Gonzaga Law School.

Kathryn Jump is a co-founder and COO of BK Attorney Services, LLC, a.k.a. CertificateOfService.com, in Pasco, Wash. She has two decades of bankruptcy practice and practice management experience. Previously, she was a paralegal with The Junp Law Group. Ms. Jump received her A.A. from Community Colleges of Spokane.

Dana Kaplan is a partner with Kelley Fulton Kaplan & Eller in West Palm Beach, Fla., and focuses her practice in the representation of debtors, creditors and interested parties in chapter 7, 11 and 13 bankruptcy proceedings, including contested and complex proceedings as well as adversary proceedings. She has experience handling a wide variety of complex bankruptcy matters and represents clients in foreclosure cases, as well as general workout matters including general debt negotiation/resolution, collections and restructuring matters. In addition, she represents clients in general business matters, including the formation of business entities, dissolution and business sales transactions. Ms. Kaplan is admitted to practice in all the State courts of Florida and Connecticut, as well as in the U.S. District and Bankruptcy Courts for the Southern District of Florida and the U.S. District and Bankruptcy Courts for the District of Connecticut. She is a member of the Bankruptcy Bar Association for the Southern District of Florida. Ms. Kaplan received her B.A. *magna cum laude* from Manhattanville College and her J.D. *magna cum laude* from Quinnipiac University School of Law.

Stacey M. Lake is the founder of Lawfecta in Victorville, Calif., a virtual paralegal, legal secretary and review management support agency offering remote services to attorneys, law firms and other small businesses throughout the U.S. She also founded 3 other legal-based businesses, including LawWurk. Prior to venturing into entrepreneurship in 2017, Ms. Lake was a paralegal for more than 10 years and witnesses first-hand the challenges faced by attorneys in their line of work. In 2017, she transitioned from the traditional law firm setting and began offering independent contract services to solo attorneys. In addition to her legal work, she is a frequent speaker on various platforms, including before legal associations, ABA TechShow and the Lorman Education Services. Ms. Lake received her B.S. in technological entrepreneurship and management from Arizona State University and her paralegal certification from Victor Valley College.

Elizabeth M. Lally is a partner with Spencer Fane LLP in Omaha, Neb. Her experience includes representing borrowers and lenders in complex financing transactions, debt restructurings and out-of-court workouts, as well as chapter 7, 12 and 11 reorganizations and liquidations. Ms. Lally regularly represents debtors-in-possession and unsecured creditors' committees in complex chapter 11 reorganizations and liquidations, and is a subchapter V trustee for Region 12, covering Iowa and

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Prof. Robert M. Lawless is the Max L. Rowe Professor of Law and co-director of the Program on Law, Behavior & Social Science at the University of Illinois College of Law in Champaign, Ill., where he writes and teaches about bankruptcy, consumer finance and business law. He also served as the College's associate dean for research from 2013-16. Prof. Lawless served as the reporter for the ABI's Commission on Consumer Bankruptcy and was the recipient of ABI's Service Award in 2019. He is a co-author of *Secured Transactions: A Systems Approach and Empirical Methods in Law*. He also is a regular contributor to the blog Credit Slips, a discussion on credit, finance and bankruptcy. Prof. Lawless has testified before Congress, and his work has been featured in media outlets such as CNN, C-SPAN, NPR, the *New York Times*, the *Wall Street Journal*, *USA Today*, the *National Law Journal*, the *L.A. Times* and the *Financial Times*. Prof. Lawless is a member of the American Law Institute and the National Bankruptcy Conference, and he is a Fellow in the American College of Bankruptcy. He 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*.

David P. Leibowitz is founder and managing member of the Law Offices of David P. Leibowitz, LLC in Chicago. He is a former member of ABI's Board of Directors and co-chairs ABI's Consumer Practice Extravaganza 2021. Mr. Leibowitz has co-chaired ABI's task force on individual chapter 11 cases, and he co-chaired ABI's Consumer Bankruptcy Committee and Commercial Fraud Committee. In addition, he was co-author and editor-in-chief of the *ABI Fraud Handbook*. Mr. Leibowitz is Board Certified as both a Consumer Bankruptcy Attorney and a Business Bankruptcy Attorney by the American Board of Certification. He is recognized in *Super Lawyers*, is rated AV-Preeminent by Martindale-Hubbell, has been recognized in *The Best Lawyers in America*, and has been named one of the top 500 bankruptcy lawyers in the U.S. by *Lawdragon*. Mr. Leibowitz is a Fellow of the Wisconsin Bar Foundation and has received awards for *pro bono* excellence from the U.S. District Court for the Northern District of Illinois and from the Circuit Court for Lake County, Ill. He also has been a panel chapter 7 trustee for more than 30 years and served as a member of the board of directors of the National Association of Bankruptcy Trustees. As a chapter 7 trustee, he has administered more than 30,000 cases and is certified as a mediator by the Chicago Bar Association. Mr. Leibowitz received his B.A. in economics from Northwestern University and his J.D. *cum laude* from Loyola University of Chicago School of Law, where he was note editor of its law review.

Jon J. Lieberman is a partner at Sottile & Barile LLC in Loveland, Ohio, and has represented consumer debtors, commercial debtors, large and small creditors, mortgage lenders and servicers, automobile creditors and student loan creditors, as well as chapter 7 and 13 trustees. He has worked for some of the largest creditor firms in the region and is licensed to practice in Ohio, Kentucky, Indiana, Michigan, Colorado, Wisconsin and the District of Columbia. He is also able to practice in front of the Sixth Circuit Court of Appeals, the U.S. Court of International Trade and the U.S. Supreme Court. Mr. Lieberman served as co-chair of ABI's Consumer Bankruptcy and Legislation Committees, and he is currently Special Projects Leader of ABI's Commercial and Regulatory Law Committee. He also is an associate editor of the *ABI Journal*, co-chair of Outreach for ABI's Veterans and Servicemembers Affairs Task Force, former member of ABI's "40 Under 40" Steering

Committee, and currently serves on the advisory board of ABI's Consumer Practice Extravaganza. He was selected as ABI's 2000 Committee Person of the Year, and he co-authored ABI's *Thorny Issues in Consumer Bankruptcy Cases*, Second Edition. Mr. Lieberman received his J.D. from the University of Cincinnati College of Law in 1990.

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 is on the faculty of the Federal Judicial Center. In addition to teaching as an adjunct professor at Vanderbilt Law School, he taught at the University of New Mexico, where he was the Weihofen Distinguished Visiting Professor of Law in 2006, at Emory University School of Law and on numerous seminar and institute faculties. Judge Lundin is the author of LundinOnChapter13.com and has been a managing editor for the *Norton Bankruptcy Law Advisor* (West Group) since 1982. Following law school, he clerked for Chief Judge Harry Phillips of the U.S. Court of Appeals for the Sixth Circuit. While in private practice, he served as standing chapter 13 trustee for the Middle District of Tennessee. Judge Lundin teaches *Effective Legal Writing for the Real World*, *Marijuana and Bankruptcy*, *Discharge and Dischargeability*, and *Chapter 13*. He received his J.D. from Vanderbilt University Law School.

Hon. Brian D. Lynch is a U.S. Bankruptcy Judge for the Western District of Washington in Tacoma, sworn in on June 1, 2010. He served as Chief Bankruptcy Judge from Oct. 1, 2014, to Sept. 30, 2019, and as chair of the Conference of Ninth Circuit Chief Bankruptcy Judges in 2017. Prior to his appointment, Judge Lynch served as the Standing Chapter 13 Trustee for the Portland Division of the District of Oregon, and as the Standing Chapter 12 Trustee for the District of Oregon. In 2018, he was awarded the National Association of Chapter 13 Trustees Hon. Ralph Kelley Award. Judge Lynch received his J.D. in 1975 from Georgetown University Law Center.

Berton J. "B.J." Maley is a vice president of Codilis & Associates, P.C. in Burr Ridge, Ill., and serves as both compliance officer and diversity officer for the Codilis Family of Firms. He oversees audit and compliance functions, as well as the firm's expanding Diversity, Equity, and Inclusion Program. Mr. Maley formerly served for nearly 30 years in Codilis's bankruptcy department. He is active in several bar and industry related trade associations, and served as co-chair of ABI's Seventh Circuit Consumer Bankruptcy Conference Advisory Board and as a member of ABI's Commission on Consumer Bankruptcy, for which he served on its Chapter 7 Committee. In addition, he is a past chair of the Bankruptcy Law and Practice Committee of the DuPage County Bar Association and of the Bankruptcy and Reorganization Committee of the Chicago Bar Association. Mr. Maley is a member of the Bankruptcy Association of Southern Illinois, the Illinois State Bar Association, ABI, the National Association of Chapter 13 Trustees (associate member) and Phi Alpha Delta Law Fraternity, International (International board member - marshal). He has previously served as a member of the Bench Bar Liaison Committee for the U.S. Bankruptcy Court for the Northern District of Illinois and of the Model Plan Committees for the U.S. Bankruptcy Court for the Southern District of Illinois and the Springfield Division of the U.S. Bankruptcy Court for the Central District of Illinois. Mr. Maley is an author and regular lecturer on bankruptcy, mortgage foreclosure and related topics and has spoken for such groups as ABI, the Bankruptcy Association of Southern Illinois, the Illinois Institute of Continuing Education, the DuPage County Bar Association, the Chicago Bar

Association, Phi Alpha Delta Law Fraternity, REOMAC (mortgage industry trade association) and the Illinois Housing Development Authority. He is admitted to practice in Illinois, the U.S. Supreme Court, the U.S. Court of Appeals for the Seventh Circuit, and the U.S. District Courts for the Northern, Central and Southern Districts of Illinois, the Northern and Southern Districts of Indiana, and the Eastern District of Wisconsin. Mr. Maley received his B.A. in 1990 from Loyola University of Chicago College of Arts and Sciences and his J.D. from Loyola University School of Law in 1992.

Hon. Bruce A. Markell is a professor of bankruptcy law and practice at Northwestern University's Pritzker School of Law in Chicago. From 2013-15, he was the Jeffrey A. Stoops Professor of Law at Florida State University School of Law, and before that he was a U.S. Bankruptcy Judge for the District of Nevada, a position he had held since 2004. After law school, he clerked for then-judge Anthony M. Kennedy on the U.S. Court of Appeals for the Ninth Circuit. Before taking the bench, he practiced bankruptcy and business law in Los Angeles for 10 years (where he was a partner at Sidley & Austin) and was a law professor for 14. He is the author of numerous articles on bankruptcy and commercial law, and a co-author of four law school casebooks. Prof. Markell has been a visiting professor at, among other schools, Peking University School of Law in Beijing and Harvard Law School. He contributes to *Collier on Bankruptcy*, and is a member of *Collier's* editorial advisory board. Prof. Markell has been a visiting professor at, among other schools, Peking University School of Law in Beijing and Harvard Law School. He is a conferee of the National Bankruptcy Conference, a Fellow of the American College of Bankruptcy, a member of the International Insolvency Institute, and a member of the American Law Institute. In 2016, he completed a project redrafting Kosovo's bankruptcy law. He consults regularly with the International Monetary Fund on insolvency-related issues (having been part of the IMF's missions to Ireland, Bosnia, Montenegro, Serbia, Belarus, Georgia and Greece). He represented the International Bar Association at UNCITRAL's (United Nations Commission on International Trade Law) working group sessions on international receivables, and has advised the Republic of Indonesia on bankruptcy and secured credit reform. Most recently, he has been appointed as the fee examiner in the Pacific Gas & Electric chapter 11 bankruptcy pending in San Francisco. Prof. Markell received his J.D. in 1980 from the University of California at Davis, where he was editor-in-chief of the law review and recipient of the School of Law Medal.

Richard A. Marshack is a founding member of Marshack Hays LLP in Irvine, Calif., and has been an attorney since 1982. He is a frequent lecturer and presenter of seminars on bankruptcy and commercial law issues. Additionally, he has authored more than 20 articles and materials relating to the practice of law. Mr. Marshack has two practices: as an attorney and as a professional fiduciary. As an attorney, his focus is on commercial matters arising in bankruptcy proceedings, such as representing debtor/businesses and creditors/creditor committees in reorganization proceedings and representing bankruptcy trustees. As a professional fiduciary, he serves as a chapter 7 and 11 trustee, which he has done since 1985. He also has served as a receiver, examiner, special trustee for probate court, chief responsible officer, disbursing agent and provisional director. Mr. Marshack received the Hon. Peter M. Elliott Award by the Orange County Bankruptcy Forum in 2016 and the American Jurisprudence Award, and he has been listed in *Super Lawyers*. He is a member of the Long Range Planning Committee of the U.S. Bankruptcy Court for the Central District of California and a director of the California Bankruptcy Forum. Mr. Marshack taught at the University of California at Irvine from 1985-92 and was an adjunct professor of bankruptcy law at Western State College of Law. He received his B.A. in 1979 from the University of California, Irvine and his J.D. *magna cum laude*

from California Western School of Law. Following law school, he clerked for Hon. Folger Johnson, Chief Judge of the U.S. Bankruptcy Court for the District of Oregon.

Kathleen A. McCallister is the Standing Chapter 13 Trustee for the District of Idaho in Meridian. The office serves chapter 13 debtors in Eastern and Southern Idaho, as well as in Malheur County, Ore.

Jill A. Michaux is a partner and co-founder of Neis Michaux Law Office in Topeka, Kan., and has helped several thousand individuals and small business proprietors get debt relief in her 31-year legal career. Since the late 1980s, she has done consumer bankruptcy work for individual and small business debtors almost exclusively. Ms. Michaux was the first Kansas attorney to be Board Certified in Consumer Bankruptcy Law by the American Board of Certification and one of seven Kansas attorneys so certified today. She advocates for the rights of consumer debtors as a charter member of the National Association of Consumer Bankruptcy Attorneys, for which she served on its board of directors. Ms. Michaux is a leader in the local bankruptcy bar. She is past president of the Kansas Bar Association's Bankruptcy and Insolvency Section, and she is a founding member and past president of the Topeka Area Bankruptcy Council. She also is frequently called upon to teach consumer bankruptcy law to other lawyers locally, across the state and nationally. Ms. Michaux formerly blogged on consumer bankruptcy and consumer rights for the Bankruptcy Law Network, and she is administrator of the BK-Kansas listservs. She also is a past member of the Topeka Bar Association, the Women Attorneys Association of Topeka and the Kansas Women Attorneys Association, and she formerly was a master in the Sam A. Crow America Inn of Courts and a director of the American Board of Certification. Ms. Michaux served as judge of the Municipal Court of the City of Rossville, Kan., from 1993-2009, and she is past president of the Kansas Municipal Judges Association. She has had her own law practice since 1982 initially doing mostly domestic-relations, criminal, juvenile, guardianship and mental illness work. Ms. Michaux received her B.S. in journalism from the University of Kansas in 1977 and worked as a newspaper reporter for the *Topeka Capital-Journal*, then did public relations work for a trade association, before receiving her J.D. from Washburn University Law School.

Hon. B. McKay Mignault is the Chief Judge for the U.S. Bankruptcy Court for the Southern District of West Virginia in Charleston, initially sworn in on Sept. 11, 2020, and named Chief Judge on Oct. 16, 2022. She is the first female chief judge for the district. Prior to her appointment, Judge Mignault worked as an associate in the Atlanta law firm of Ogier, Rothschild and Rosenfeld, P.C., and also clerked for Hon. C. Ray Mullins in the Northern District of Georgia Bankruptcy Court. Immediately prior to her appointment, she was a career law clerk to Hon. Frank W. Volk during his tenure as chief bankruptcy judge for the Southern District of West Virginia and as district court judge for the Southern District of West Virginia. Judge Mignault is a member of the International Women's Insolvency & Restructuring Confederation. She received her B.A. in 2008 from Emory University and her J.D. in 2012 from Emory University School of Law.

Michael A. Miller is a supervising attorney at the Semrad Law Firm, LLC in Chicago, where he focuses on consumer bankruptcy. He also founded and runs the firm's *pro bono* appellate practice, and has argued three times in front of the Seventh Circuit. Mr. Miller is currently an adjunct professor at The University of Illinois Chicago Law School. He is a former co-chair of the Bankruptcy Court Liai-

son Committee for the Northern District of Illinois, and he is currently the Seventh Circuit Leader for the National Association of Consumer Bankruptcy Attorneys. Mr. Miller received his undergraduate degree with honors from Roosevelt University and his J.D. from The John Marshall Law School, during which time he was an extern for the U.S. Trustee's Office.

Hon. Cecelia G. Morris is a U.S. Bankruptcy Judge for the Southern District of New York in Poughkeepsie, appointed on July 1, 2000. She also served a term as Chief Judge, starting on March 1, 2012. Prior to her appointment to the bench, Judge Morris clerked for the U.S. Bankruptcy Court for the Southern District of New York starting in December 1988. Prior to that, she clerked for the U.S. Bankruptcy Court for the Middle District of Georgia from February 1986 until she moved to New York. Before her career with the court, Judge Morris had a private law practice in Macon, Ga., from May 1981 until February 1986. She served as an Assistant District Attorney and as the administrator of the Civil Division Child Support Recovery Unit, Griffin Judicial Circuit in Griffin, Ga., from September 1979 until May 1981. She also had a private law practice in Griffin from October 1977 until January 1978 and clerked at Seay Sims & Park (now Bolton & Park) in Griffin in 1976. Judge Morris has participated as a trainer in many mediation/arbitration programs sponsored by the Federal Judicial Center, the Association of the Bar of the City of New York, the National Association of Security Dealer Regulation and Bankruptcy Court, Endispute Inc. and the Center for Public Resources, Inc. She has successfully mediated many disputes in some of the most prominent cases pending before the U.S. Bankruptcy Court for the Southern District of New York. Judge Morris is an active participant in many bar outreach programs and has been honored to be the keynote speaker at several events, including the Federal Judicial Center's Clerk of Court and Chief Deputies Conference and Weil Gotshal and Manges' Women@Weil program. She has served as an editor of a treatise on bankruptcy being developed by Bloomberg Law, and she published an article describing the history and legal basis of the court's loss-mitigation program in the Spring 2011 edition of the *ABI Law Review*. She has also authored several articles on electronic filing, including a chapter on electronic case filing in *Collier on Bankruptcy*, and has published articles on loss-mitigation, mediation, the consumer credit counseling requirement in bankruptcy and cross-border insolvency cases under chapter 15 of the Bankruptcy Code. Judge Morris has testified before Congress and served on the Bankruptcy Judges Advisory Board to the Administrative Office of the U.S. Courts. She also has taught bankruptcy ethics at St. John's University's LL.M. in Bankruptcy program and served as a member of the Barry Zaretsky Roundtable Steering Committee at Brooklyn Law School, on the advisory board of the *ABI Law Review*, and as a member of the International Insolvency Institute, American College of Bankruptcy, National Conference of Bankruptcy Judges and the Global Restructuring Organization's Scientific Committee, headquartered in Modena, Italy. Judge Morris received the Annual Conrad B. Duberstein Memorial Award for Excellence and Compassion in the Bankruptcy Judiciary and the *New York Law Journal* Impact Award for pioneering the use of e-filing in federal court. She received her B.S. from West Texas State University and her J.D. from the John Marshall Law School.

Steven S. Newburgh is an attorney with Lubell Rosen, LLC in Fort Lauderdale, Fla., where he concentrates on bankruptcy law, primarily on behalf of bankruptcy trustees and creditors, corporate restructuring and reorganization, bankruptcy adversary proceedings, creditors' rights, complex commercial litigation and entertainment law. His legal experience traces its roots to a 1982 clerkship with then-private practitioner Raymond B. Ray, now a U.S. Bankruptcy Judge for the Southern District of Florida. Mr. Newburgh was recently re-appointed as chair of the Bankruptcy Bar Asso-

ciation, Southern District of Florida, West Palm Beach Division's *Pro Bono* Committee. He is experienced in both non-jury and jury trials. Mr. Newburgh has lectured in the areas of bankruptcy and entertainment law and previously represented the entire cast of the hit television series, "Miami Ink." He has also worked on international music publishing and subpublishing transactions and recording deals on behalf of such jazz and rock legends as Ron Carter, Stanley Jordan, Jack DeJohnette and Billy Ta. Mr. Newburgh has devoted a significant amount of time to *pro bono* representations and civic involvement. He has received awards for his dedication and service to the court from the U.S. District Court for the Southern District of Florida, was nominated as *Pro Bono* Attorney of The Year in Florida by the Fifteenth Judicial Circuit Guardian *Ad Litem* program and received the Program's Circuit *Pro Bono* award. He also received an Outstanding Service award from B'nai B'rith Justice Lodge in Florida. Mr. Newburgh has served on the City of West Palm Beach Housing Commission as a commissioner and was elected as vice chairman and chairman of the Commission. He has also served on the City's Library Advisory Board, was formerly the chairman of the West Palm Beach Parks and Recreation Advisory Board and, most recently, was a member of the City of West Palm Beach Water Advisory Task Force. In addition, he co-authored Chapter 16 of the Florida Bar's *Florida Condominium and Community Association Law Treatise, Third Edition*, titled, "Condominium and Homeowners' Association Liens and Bankruptcy." Mr. Newburgh received his B.S. in political science from the University of Wisconsin-Madison in 1978 and his J.D. from Nove Southeastern University Shepard Broad College of Law in 1982.

Mitchell Jordan Nowack is a partner with Nowack & Olson, PLLC in Plantation, Fla., and has handled thousands of bankruptcy cases in Miami-Dade, Broward and Palm Beach counties for both individuals and businesses. He started his career as a bankruptcy lawyer at a small boutique creditors' rights firm in Coral Gables, then in 2001 opened his own firm and began representing individuals needing personal and business bankruptcy relief all over South Florida. In 2012, when the Southern District of Florida Bankruptcy Court created a panel of a few local consumer bankruptcy lawyers to help create and develop the Court's Loan Modification Mediation (LMM) program, Mr. Nowack was a part of the team of lawyers that helped the court enact the program. He received his undergraduate degree in economics from the University of Massachusetts at Amherst in 1993 and his J.D. in 1996 from the University of Miami Law School.

Michael T. O'Halloran is the founder of The Law Offices of Michael T. O'Halloran in San Diego, where he represents debtors in complex cases. Previously, he was a trial and bankruptcy appellate panel law clerk for Hon. Herb Katz, chief bankruptcy judge for the Southern District of California, and represented trustees throughout the 1980s. Mr. O'Halloran is certified in both Business and Consumer Bankruptcy Law by the American Board of Certification and as a bankruptcy specialist by the California Board of Legal Specialization. He has twice been named Mediator of the Year by the U.S. Bankruptcy Court for the Southern District of California, received the State Bar President's Pro Bono Service Award in 2014 and was named Volunteer Lawyer of the Year by the San Diego Volunteer Lawyer Program in 2009. He is also a contributing author to *California Domestic Partnerships* and the bankruptcy chapter in the *California Basic Practice Handbook*, both published by CEB. Mr. O'Halloran graduated from the University of California in 1976 and received his J.D. from the University of Southern California Law Center in 1981.

Thomas P. O'Hern is program manager for Enterprise Cybersecurity & Resilience at ICF International, Inc. in Fairfax, Va. For the last 25 years, he has been a cybersecurity consultant, supporting defense, federal and commercial clients for Jacob & Sundstrom, now part of ICF. Mr. O'Hern was a founding member, program manager and technical lead for the Army Research Laboratory Center for Intrusion Monitoring and Protection. He staffed and managed this national 24x7 computer emergency response capability, where he performed intrusion-detection systems research and development, computer incident response, enterprise information assurance and compliance management. Previously, Mr. O'Hern was with the Howard Hughes Medical Institute (HHMI) at the University of Maryland Baltimore County, where he coordinated a multimillion-dollar research wing renovation integrating supercomputing capabilities and produced graphical renderings of the AIDS virus selected for covers of international biochemistry research publications. Over the last 17 years, he has been the program manager of the Standing Trustee Alliance for Computer Security (STACS) on behalf of the National Association of Chapter 13 Trustees (NACTT), for which he and his team provide cybersecurity consulting services and on-site security assessments to 150 chapter 13 trustees across the U.S. He also provides custom cybersecurity programs to medium-sized and small business. Mr. O'Hern received his degrees in engineering technology and computer science graduate from the University of Maryland Baltimore County, where he also provided Unix computer expertise for more than 600 systems in the academic departments.

Bradley D. Pack is a shareholder with Engelman Berger, PC in Phoenix, where his practice focuses on the representation of both creditors and debtors in chapter 11 bankruptcies, receiverships and complex loan workouts. He also represents lending institutions and small and medium-sized businesses in commercial litigation matters concerning business loan and contract disputes. Mr. Pack has successfully represented litigants in appeals before the Ninth Circuit Court of Appeals, the Ninth Circuit Bankruptcy Appellate Panel and the Arizona Court of Appeals. As an undergraduate, he worked on international child labor issues while interning for the AFL-CIO American Center for International Labor Solidarity. Prior to joining the firm, Mr. Pack clerked for Hon. Susan A. Ehrlich of the Arizona Court of Appeals. He is a member of the Arizona State Bar's CLE Committee and a barrister member of the Arizona Bankruptcy Inn of Court, and he handles *pro bono* representations with the Volunteer Lawyers Program. Mr. Pack has been recognized in *The Best Lawyers in America* in the fields of Bankruptcy and Creditor/Debtor Rights/Insolvency and Reorganization Law since 2020, Appellate Practice since 2021 and Commercial Litigation since 2021. He also has been selected to *Southwest Super Lawyers* "Rising Stars" for Bankruptcy, Appellate and General Litigation since 2012, he is certified as a Bankruptcy Specialist by the State Bar of Arizona Board of Legal Specialization, and he was designated Volunteer Lawyer of the Month for representing the victims of a mortgage fraud scheme. Mr. Pack received his B.A. in labor studies and industrial relations from Pennsylvania State University and his J.D. *summa cum laude* from the University of Arizona James E. Rogers College of Law in 2005, where he was on the national moot court competition team and served as research editor for the *Arizona Law Review*.

Nina M. Parker is Of Counsel with Madoff & Khoury, LLP in Foxboro, Mass., and has more than 40 years of experience practicing consumer bankruptcy law. She also founded Parker & Associates in Winchester, Mass. Ms. Parker has been a member of the bar since 1981 practicing in the areas of personal and corporate bankruptcy, specializing in small business and individual chapter 11 plans of reorganization, chapter 13 wage-earner plans and other insolvency options. Since 2002, she has been Board Certified in Consumer Bankruptcy Law by the American Board of Certification. In 2016, Ms.

Parker was inducted as a Fellow of the American College of Bankruptcy and in 2019 was named by *Massachusetts Lawyers Weekly* as a Top Woman of Law for her contributions to the practice. In addition, she served as commissioner on the American College of Bankruptcy's Diversity, Equity and Inclusion Commission in 2021-22 and now sits on the Committee formed in 2022. Ms. Parker is a member of the District of Massachusetts Bankruptcy Court Advisory Committee for the Local Rules, as well as the Bankruptcy Court Diversity Initiative Task Force. In addition, she is an active member of the Boston Bar Association's Bankruptcy Section having served as its co-chair, and has served as member of its Strategic Thought Leadership Committee. Ms. Parker formerly served as a member of ABI's Board of Directors on its Education Committee, served on ABI's Civility Task Force and Individual Chapter 11 Task Force, and co-chaired its Consumer Committee. She currently serves on the advisory board of ABI's Northeast Consumer Forum. Ms. Parker received her B.A. from Washington University in St. Louis and her J.D. from New England Law School in Boston.

Richard J. Parker is a shareholder in Parker, Butte, & Lane, P.C. in Portland, Ore., where his practice focuses on student loans and bankruptcy. He also volunteers with United Farm Workers and received the American Jurisprudence Award in Labor Law. He also received the Award of Merit from the Debtor-Creditor section of the Oregon State Bar for service to the section. Mr. Parker has been a member of the Washington State Bar since 1978 and the Oregon State Bar since 1980. He is admitted to the Oregon and Washington federal courts and the Ninth Circuit Court of Appeals. Mr. Parker is a past chair of the Consumer Bankruptcy Subcommittee of the Oregon State Bar's Debtor-Creditor Section (1998-99) and has been a member of the editorial board of the OSB Debtor-Creditor Section Newsletter since 2003. In addition, he is a member of the Legislation subcommittee of the OSB Debtor-Creditor section, has been chair of the *Pro Bono* Bankruptcy Clinic Subcommittee since 2012, is a member of the OSB Debtor-Creditor Section's Executive Board (2013-17), is a past Debtor-Creditor Section Secretary, Treasurer and Chair (2014-16), and is a member of the National Association of Consumer Bankruptcy Attorneys (NACBA) and the National Association of Chapter 13 Trustees (NACTT). Mr. Parker has authored numerous articles on student loan issues and is a frequent speaker at state, regional and national seminars on student loans, including the Oregon State Bar and the Northwest Bankruptcy Institute, and at the NACBA and NACTT conventions. He received his B.A. in political science in 1975 from Reed College and his J.D. in 1978 from Golden Gate University School of Law, where he was a member of its law review.

Ronald R. Peterson is a partner in the law firm of Jenner & Block LLP in Chicago, where he concentrates his practice in the areas of commercial, insolvency and bankruptcy law. He is a member of the firm's Restructuring and Bankruptcy and Bankruptcy Litigation Practices, as well as a member of its Real Estate and Construction Litigation and Corporate Finance Practices, and its Real Estate Finance Litigation and Workout Task Force. A Fellow of the American College of Bankruptcy, Mr. Peterson focuses primarily on representing debtors, trustees, creditors, committees, landlords and secured lenders in chapter 11 cases. In addition to his insolvency litigation practice, he counsels clients on a variety of transactional issues, including corporate restructurings. Since 2003, *Chambers & Partners* has named him one of the country's leading lawyers in bankruptcy law. AV-rated by Martindale-Hubbell, Mr. Peterson has been a member of the panel of chapter 7 trustees for the Northern District of Illinois's Eastern Division since 1988. He has presided over numerous complex commercial cases, including Stotler & Co, the country's 10th-largest commodities house, and Lancelot Investment, a \$1.7 billion Ponzi scheme. He has also served as examiner in Robert Lund, a large real estate developer, and as the chairman of the creditors' committee in *Thomas J. Petters*, a

\$3.5 billion Ponzi Scheme. Mr. Peterson is a member of ABI and the Business Bankruptcy Committee of the Business Law Section and the Bankruptcy Litigation Committee of the Litigation Section of the American Bar Association. He is a director and past president of the National Association of Bankruptcy Trustees and is also a member of INSOL (International Association of Restructuring, Insolvency & Bankruptcy Professionals). Mr. Peterson co-chaired the avoidance power and *in pari delicto* committee of ABI's Chapter 11 Reform Commission and served as a commissioner on ABI's Consumer Bankruptcy Commission. He is also a federal equity receiver and a member of the National Association of Federal Equity Receivers. Mr. Peterson is a prolific lecturer and writer on bankruptcy and commercial law issues. He received his A.B. *cum laude* in speech and political science from Ripon College in 1970 and his J.D. in 1973 from the University of Chicago Law School.

Joshua Pichinson is the managing director of agencyIP in Mountain View, Calif., which represents creators and owners of intellectual property (IP) in the areas of sales, licensing and strategy. He also is managing director of Sherwood Partners Inc, agencyIP's sister company, which provides business advisory services to the venture capital, private-equity, legal and financial communities. Mr. Pichinson oversees clients' IP sales, marketing, licensing and strategy requirement, and he is responsible for the intercompany process improvement and strategy for both firms. He is experienced in the monetization of IP in going-concern businesses as well as bankruptcy and restructuring. Mr. Pichinson has been with Sherwood Partners for more than 10 years and is actively involved in due diligence associated with licensing and sales of IP, as well as the wind-down efforts of companies with significant intellectual property assets. He specializes in maximizing the value of both intangible and tangible assets. Mr. Pichinson is an active speaker on the subject of IP and for the past four years has been on the world's leading 300 IP Strategists list and recognized in *IAM Strategy 300*. He received his B.S. in business administration with an entrepreneurial emphasis from Chapman University.

Martin Pichinson is co-founder and co-president of Sherwood Partners, Inc., a financial advisory firm in Los Angeles, and a board member of the Lemelson Center. He is also a managing member of agencyIP, which he founded in 2013 and to represent owners and creators of patents, trademarks and copyrights. Mr. Pichinson has expertise in assignments for the benefit of creditors (ABCs), IP monetization, restructuring and crisis management. He brings more than 50 years of experience as a business adviser and has a long history of managing and working with management teams and growing companies. Mr. Pichinson has been published and is quoted in numerous periodicals, such as *The Wall Street Journal*, *Business Credit*, *Institutional Investor's Journal*, *Journal of Private Equity*, *Venture Capital Journal*, *The Economist*, *Business Week*, *The New York Times*, NPR, *TechCrunch*, *The Washington Post* and *Fortune*. He received his B.A. in 1969 in marketing and advertising from Columbia College Chicago.

Heather Pickett is the owner and founder of Propel Paralegal Services, LLC in Frederick, Md., and has worked in multiple areas of law, including bankruptcy, estate, personal injury, business, real estate and civil litigation. She also has volunteered for the Conflict Resolution Center for Montgomery County in Maryland since 2019 and was a volunteer for the NCSF from 2014-21. Ms. Pickett is a member of the National Federation of Paralegal Associations ethics board and the Maryland State Bar Associations Paralegal Task Force. She has worked in small and large firms and as a freelance paralegal. Ms. Pickett received her A.A.S. in paralegal studies from Frederick Community College.

William J. Rochelle, III is ABI's editor-at-large, based in New York. He joined ABI in 2015 and writes every day on developments in consumer and reorganization law. For the prior nine years, Mr. Rochelle was the bankruptcy columnist for Bloomberg News. Before turning to journalism, he practiced bankruptcy law for 35 years, including 17 years as a partner in the New York office of Fulbright & Jaworski LLP. In addition to writing, Mr. Rochelle travels the country for ABI, speaking to bar groups and professional organizations on hot topics in the turnaround community and trends in consumer bankruptcies. He earned his undergraduate and law degrees from Columbia University, where he was a Harlan Fiske Stone Scholar.

Sally Rogers is the CEO of Lexria in Claymont, Del., which provides modern, efficient intake tools for bankruptcy attorneys. Prior to Lexria, she founded a brand partnerships platform for small businesses. Earlier in her career, Ms. Rogers worked in finance and consulting at Wellington Management Company and Deloitte.

Hon. Deborah J. Saltzman is a U.S. Bankruptcy Judge for the Central District of California in Los Angeles, appointed on March 18, 2010; she also hears cases in the Northern Division in Santa Barbara. As a member of the Ninth Circuit Bankruptcy Education Committee, she welcomes the opportunity to participate in bankruptcy education programs. She also currently serves on the Ninth Circuit Wellness Committee. Prior to her appointment to the bench, Judge Saltzman practiced bankruptcy law in Los Angeles, representing debtors, secured and unsecured creditors, asset-purchasers, creditors' committees and landlords in chapter 11 and out-of-court restructurings, as well as related financing transactions and litigation. She received her B.A. in 1991 from Amherst College Phi Beta Kappa and her J.D. in 1996 from the University of Virginia School of Law.

Carlos Sarmiento, Jr. is a senior software developer with LegalPRO Systems, Inc. in San Antonio. He received his undergraduate degree in business administration and management from the University of Texas at San Antonio.

Robert M. Saunders is a bankruptcy and transactional attorney with Pachulski Stang Ziehl & Jones in Los Angeles and has a broad national practice experience. His expertise includes chapter 11 reorganizations and sales, out-of-court workouts, debt/equity financings, corporate and real estate transactions, entity structure and governance strategies, employee and union matters, and litigation. Mr. Saunders represents debtors, committees, creditors, acquirers, trustees and examiners in bankruptcy cases. He counsels lenders and borrowers in restructuring troubled domestic and international debt and equity investments, and structures new money transactions to reduce bankruptcy risk. Mr. Saunders has extensive experience litigating and negotiating with governmental agencies, including the U.S. Environmental Protection Agency (EPA) and the Pension Benefit Guaranty Corporation (PBGC). He litigated and negotiated a hard-fought settlement of more than \$3.2 billion in superfund claims with the EPA and major paper-makers, resulting in no liability for his paper-making client, and drafted and confirmed a contested chapter 11 plan (and resolved appeals), providing meaningful distributions to the client's creditors. He also settled claims and negotiated the assumption of retiree plans with the PBGC and unions, resolving pension and retiree benefit liabilities in three mega-chapter 11 cases. Mr. Saunders has negotiated and closed billions of dollars of debt, equity and municipal financings for lenders, investors and borrowers. He counsels financial clients investing in complex commercial real estate projects and private companies. As a title agent in Florida, Mr.

Saunders wrote multi-million-dollar policies to facilitate real estate closings. He also successfully closed the first issue of stripped mortgage-backed securities issued by a federally chartered mortgage association and the first issue of uncertificated tax-exempt securities by a state. Mr. Saunders is listed in the 2018 and 2019 editions of *The Best Lawyers in America* for his work in Bankruptcy and Creditor/Debtor Rights/Insolvency and Reorganization Law and Litigation - Bankruptcy. He is admitted to practice in California, New York and Florida. Mr. Saunders received his J.D. in 1983 from the University of Chicago Law School.

Patrick K. Schaefer is an attorney and founder of Nationwide TFS, LLC in Jericho, N.Y. Launched in 2011, TFS was the first-to-the-market total electronic payment platform designed to service the three pillars of the chapter 13 bankruptcy industry: trustees, attorneys and debtors. Early in his career, Mr. Schaefer was a nationally recognized political operative. At age 29, he was tapped by the Democratic National Committee to take over the reins of the New York State Democratic Party. At the time, he was the youngest executive director ever to manage the day-to-day operations of the century-old organization. In the wake of an historic election loss, Mr. Schaefer was a catalyst for its revival by first focusing on the party's finances, which were on the brink of insolvency. He eliminated structural debt, reconstituted sound fundraising practices and reopened the Manhattan headquarters. He maintained fiscal discipline and positioned the organization to play a critical role in the upcoming presidential election. He also was a frequent commentator and guest on local networks and nationally on Fox and MSNBC. In the late 1990s, Mr. Schaefer became a managing partner of one of the largest and most recognized consumer bankruptcy firms in the New York metropolitan area, where he implemented a hub concept with petition preparation and legal pleadings centrally prepared, invested in technology to have all three offices seamlessly operate, and increased the firm's profit per client ratio. He was the New York representative to the American Consumer Bankruptcy College (ACBC) and remains a member of the National Association of Consumer Bankruptcy Attorneys (NACBA). Mr. Schaefer received his B.S. in political science in 1988 from the State University of New York College at Oswego, and his J.D. in 1992 from Tuoro University Jacob D. Fuchsberg Law Center.

David G. Shaftel is a partner with Shaftel Delman, LLC in Anchorage, Alaska. He has been very involved in Alaska's development of new estate-planning vehicles, and has been active in the drafting of new Alaska legislation. Mr. Shaftel has written extensively about Alaska's self-settled discretionary spendthrift trusts, family limited partnerships, family limited liability companies, and Alaska's optional community property system. He has participated as part of the faculty in numerous professional continuing education programs sponsored by the Alaska Bar Association, ALI-ABA, the American College of Trust and Estate Counsel, the University of Miami Heckerling Institute on Estate Planning, Southern California Tax and Estate Planning Forum, the Great Western Tax & Estate Planning Conference, the Anchorage Estate Planning Counsel, and various private groups. Mr. Shaftel is a member and the former Alaska Chair of the American College of Trust and Estate Counsel "ACTEC," and is a member of the American College of Tax Counsel. He also was the founder of the Taxation Section of the Alaska Bar Association and has been a director of the Estate Planning Section of that association. In addition, he is a former president of the Anchorage Estate Planning Council and is a present director and one of the founding members of the Alaska Community Foundation. Mr. Shaftel is a member of the Alaska, California and Washington Bar Associations. He received his A.B. from Stanford University, his J.D. from Berkeley Law and his LL.M. in Taxation from New York University.

Najah J. Shariff is an Assistant U.S. Attorney with the U.S. Attorney's Office in Los Angeles, where she represents the U.S., on behalf of the IRS, in some of the biggest and most complex bankruptcy tax and civil tax litigation matters in the U.S. bankruptcy court, district court and Superior Court of California in the Central District of California. As a former Special Assistant United States Attorney (SAUSA) and senior tax attorney with the IRS Office of Chief Counsel (March 2006-May 2015) in Los Angeles and Washington, D.C., Ms. Shariff has tried numerous cases in bankruptcy court and U.S. Tax Court involving complex, novel and high-profile tax issues. With nearly 17 years of experience representing the U.S. and the IRS, AUSA she has experience in bankruptcy tax law, tax litigation, refund litigation, tax-deficiency litigation, the assessment and collection of taxes, federal tax liens and levies, collection due process, summons enforcement, FBAR cases, surplus funds cases, and privacy and FOIA issues. Ms. Shariff is regularly invited to speak at bankruptcy and tax law conferences throughout the U.S. She received her B.A. in economics and international relations from Claremont McKenna College, her J.D. from Boston University School of Law and her LL.M. in taxation from Georgetown University Law Center.

Karen J. Sloat is a sole practitioner with the Law Office of Karen J. Sloat, APC in Palm Desert, Calif., and has a law career spanning more than 34 years in many practice areas in California, Colorado and Hawaii. She has specialized in labor and employment law for more than 20 years in Riverside County and has handled claims of complex wage and hour violations, discrimination and harassment, employment contracts, trade secret violations, fraud and all other employment-related issues. Ms. Sloat has litigated individual and class-action lawsuits, and has helped employer clients stay in compliance with ever-changing labor laws and resolve pre-litigation disputes. She is admitted to practice in all California state courts and in the U.S. District Court. She also is a certified mediator. Ms. Sloat received her B.A. in theatre arts from the College of William and Mary in 1980 and her J.D. from Loyola Law School in 1987.

Kristina M. Stanger is an attorney and shareholder with Nyemaster Goode, P.C. in Des Moines, Iowa, the state's largest firm, and focuses her practice on creditors' rights and bankruptcy. Her experience spans such industries as agriculture, retail, commercial real estate, bioenergy, health care, construction and manufacturing. Ms. Stanger advocates for secured and unsecured creditors in a variety of contexts, including cases under chapters 7, 11 and 12 of the Bankruptcy Code, out-of-court workouts, acquisitions, state court actions and receiverships. She is a nationally known speaker and member of a number of esteemed boards and organizations, such as the American Bankruptcy College, ABI, the Iowa State Judicial Nomination Commission and CREW Iowa. In addition to her legal practice, Ms. Stanger is a combat-experienced and decorated U.S. Army Lieutenant Colonel. She recently retired after serving more than 25 years as an enlisted soldier, commander and planner for state, national and international operations. Ms. Stanger was a member of the 2016 Next Generation Class for the National Conference of Bankruptcy Judges (NCBJ), is a 2018 ABI "40 Under 40" honoree, and chairs IWIRC's Midwest Network. She is admitted to practice in all state, federal and bankruptcy courts in Iowa and the Eighth Circuit Court of Appeals. Following law school, she interned for Hon. Ronald E. Longstaff of the U.S. District Court for the Southern District of Iowa and clerked for the Iowa Academy of Trial Lawyers U.S. Army Command and General Staff College in 2014. Ms. Stanger graduated with distinguished honors from the 185th Military Regional Training Institute's Officer Candidate School in 2000, received her B.A. *magna cum laude* from Central College the same year, and received her J.D. with high honors from Drake University in 2006, where

she was a member of the Order of the Coif, worked on the *Drake Law Review* and was active in its moot court program.

Rachael A. Stokas is the All State managing attorney at Codilis & Associates P.C. in Burr Ridge, Ill. She has more than 20 years of bankruptcy and creditors' rights experience, and has been with the Codilis firms for more than 19 years. Currently, M. Stokas oversees bankruptcy operations in multiple bankruptcy districts throughout the U.S. She is active member in ABI, the Illinois Bar Association and Phi Alpha Delta Law Fraternity. Additionally, she has been on Bench Bar Committees in both Illinois and Wisconsin. Ms. Stokas is currently admitted to practice in Illinois and Missouri and is admitted into the U.S. District Courts in Illinois, Wisconsin, Missouri, Texas, Michigan and Indiana. She received her B.A. from Emory & Henry College and her J.D. from the University of Dayton School of Law.

Hon. Kathy A. Surratt-States is a U.S. Bankruptcy Judge for the Eastern District of Missouri in St. Louis, initially appointed on March 17, 2003, and named Chief Judge from Feb. 1, 2013, to June 30, 2022. She began her legal career as law clerk to now-retired Bankruptcy Judge James J. Barta. In 1993, Judge Surratt-States was an associate at Campbell & Coyne, P.C., where her work focused on bankruptcy, commercial litigation and foreclosures. She then moved to Ziercher & Hocker, P.C. in 1998, where she became partner. The firm later merged with Husch Blackwell, where she was a partner in its insolvency practice group until her appointment to the bankruptcy court. In 1997, Judge Surratt-States was appointed to the Panel of Bankruptcy Trustees for the Eastern District of Missouri, and in 1999, she served as the chapter 7 trustee for Family Company of America, then the third-largest grocery store chain in St. Louis. Judge Surratt-States serves on the Board of Catholic Charities of St. Louis and is a member of Altrusa International, Inc. of St. Louis, an international association of professionals dedicated to serving their community. She also is a member of the Missouri Bar, the Bar Association of Metropolitan St. Louis, the Mound City Bar Association, the National Conference of Bankruptcy Judges, ABI and the International Women's Insolvency & Restructuring Confederation (IWIRC). Judge Surratt-States received her B.A. *cum laude* from Oklahoma City University in 1988 and her J.D. from Washington University School of Law in 1991.

Hon. Kesha L. Tanabe is a U.S. Bankruptcy Judge for the District of Minnesota in St. Paul, appointed on Jan. 7, 2022, and the first Asian-American woman on the federal bench in Minnesota. She previously was a bankruptcy attorney with Tanabe Law in Minneapolis and is licensed in North Dakota, Minnesota and New York. Judge Tanabe started her career as an assistant attorney general in New York. Prior to starting her own firm, she was a partner at ASK LLP, Maslon LLP and Faegre Baker Daniels. Additionally, she was a subchapter V trustee in Region 12 and taught bankruptcy law at the University of St. Thomas School of Law. Judge Tanabe is a board-certified business bankruptcy specialist, a former member of the Bankruptcy Practice Committee for the District of Minnesota and a former co-editor in chief of the *MSBA Bankruptcy Bulletin*. She is a frequent lecturer on bankruptcy topics nationwide, and she is a member of several legal and community organizations, including the Japanese American Citizens League, International Women's Insolvency & Restructuring Confederation, Minnesota Asian Pacific American Bar Association and Minnesota Lavender Bar Association. She also served as a Special Projects Leader for ABI's Bankruptcy Litigation Committee. Judge Tanabe is a graduate of the University of St. Thomas and the London School of Economics, and she received her J.D. in 2005 from Cardozo School of Law.

Jolene Tanner is an Assistant U.S. Attorney in the Tax Division of the U.S. Attorney's Office in Los Angeles, where she primarily handles bankruptcy tax litigation in the Central District of California. She also serves as the Office's Criminal Bankruptcy Fraud Referral Coordinator. Ms. Tanner is frequently sought after as a bankruptcy tax expert to present at bar events and to train others, including law students, the IRS and other federal agencies, as well as chapter 7 trustees, chapter 13 trustees, subchapter V trustees, other AUSAs and private practitioners, on important bankruptcy matters. In addition, she has taught multiple courses on bankruptcy-related matters at the National Advocacy Center. Within her office, she takes an active mentorship role and assists in training the externs in the Tax Division. Prior to joining the U.S. Attorney's Office, Ms. Tanner was a judicial law clerk for Hon. Mark D. Houle and Hon. Deborah J. Saltzman in the U.S. Bankruptcy Court for the Central District of California. She was Judge Houle's law clerk when he sat *pro tem* on the Ninth Circuit Bankruptcy Appellate Panel. Her law review article "*Stern v. Marshall: The Earthquake that Hit the Bankruptcy Courts and the Aftershocks that Followed*," 45 *Loy. L.A. L. Rev.* 587 (2012), has been cited in multiple publications, including *amicus curiae* to the Ninth Circuit and U.S. Supreme Court. Ms. Tanner is a 2021 honoree of ABI's "40 Under 40" program. She received her B.A. *cum laude* from the University of California, Santa Barbara and her J.D. from Loyola Law School.

Stanley Tate is a sole practitioner with Tate Esq. LLC in St. Louis, Mo., and focuses on student loan law. His law firm offers a variety of student loan debt solutions, from eliminating defaults, negotiating settlements, defending lawsuits, lowering monthly payments to pursuing discharges in bankruptcy. Previously, Mr. Tate was a paralegal with the U.S. Army. He received his B.S. in management in 2004 from Southern Illinois University, Carbondale and his J.D. in 2013 from Texas Southern University Thurgood Marshall School of Law.

George I. Vogel, II is a member of Vogel & Cromwell, L.L.C. in Roanoke, Va. He focuses his practice on real estate, civil litigation, estate planning and bankruptcy. Mr. Vogel is admitted to practice in Virginia and before the U.S. Supreme Court. He received his B.S. from Virginia Military Institute and his J.D. from Washington & Lee University in 1966.

George M. Vogl, IV is a director with Stretto in Evanston, Ill., and has more than 15 years of experience as a former bankruptcy and consumer rights attorney. He works with law firms to streamline their procedures and implement industry best practices. After nearly 10 years of general business, accounting and financial-analysis experience, Mr. Vogl works closely with the firm's Product Development and Product Management Teams, offering clients consultative guidance on new tools and resources that maximize productivity while compiling feedback in an effort to continually improve technology solutions. He is a member of the Illinois State Bar Association and NACBA, and has presented webinars and other training courses. Mr. Vogl received his B.A. in business administration from Temple University, his J.D. from Temple's Beasley School of Law and his M.B.A. from Temple's Fox Business School.

Steven L. Walker is an attorney at the Law Offices of Steven L. Walker, A Professional Law Corporation, a boutique firm in San Jose, Calif., specializing in tax controversy and litigation, as well as bankruptcy tax matters. He previously worked at the California Franchise Tax Board and is a former attorney at the IRS Office of Chief Counsel. Mr. Walker is a Fellow of the American College of Tax Counsel and a Certified Taxation Law Specialist of the State Bar of California. He is a past chair of

the Taxation Section of the State Bar of California (now California Lawyers Association) and is an adjunct professor of law at the University of San Francisco School of Law in the LL.M. (Taxation) Program, where he teaches civil and criminal tax penalties and bankruptcy tax. Mr. Walker is a frequent writer and speaker on tax controversy and litigation and bankruptcy tax matters. He received his B.S.E.E. from the University of California, Davis, and his J.D. and LL.M in taxation from McGeorge School of Law, University of the Pacific.

Hon. David M. Warren is Chief U.S. Bankruptcy Judge for the Eastern District of North Carolina in Raleigh, initially appointed on Oct. 4, 2013. He also serves as an adjunct professor at the Norman A. Wiggins School of Law at Campbell University and as a guest lecturer at the Wake Forest University School of Law. Before taking the bench, Judge Warren was a partner at Poyner Spruill LLP in Raleigh and Rocky Mount, N.C., for over 27 years and concentrated his practice in the areas of bankruptcy and commercial law. He also served on the Panel of Chapter 7 Bankruptcy Trustees for the Eastern District of North Carolina for 24 years and is a past chair of the Bankruptcy Law Section of the North Carolina Bar Association. Judge Warren served on the Local Rules Committee for the U.S. Bankruptcy Court for the Eastern District of North Carolina for more than 10 years and served as chair for more than seven years. Judge Warren is Board Certified in Business and Consumer Bankruptcy Law by the North Carolina State Bar Board of Legal Specialization and the American Board of Certification. He received his B.A. *cum laude* from Wake Forest University and his J.D. from the Wake Forest University School of Law, after which he clerked for the late Hon. Thomas M. Moore, who co-drafted legislation that became chapter 12.

Scott F. Waterman is a Chapter 13 Standing Trustee for the Eastern District of Pennsylvania in Reading. He is a former chair of the Eastern District of Pennsylvania Bankruptcy Conference and is a Fellow of the American College of Bankruptcy. Mr. Waterman is a member of the National Association of Chapter 13 Trustees and the Berks County Pennsylvania Bar Association. He also volunteers his time as a current board member of the Consumer Bankruptcy Assistance Project, which provides free legal assistance to indigent bankruptcy clients. In 2014, Mr. Waterman was appointed to be a member of the Local Rules Advisory Committee of the U.S. Bankruptcy Court for the Eastern District of Pennsylvania in helping to draft new and updated local bankruptcy rules. That same year, he served on the Bankruptcy Judge Merit Selection Committee for the Eastern District of Pennsylvania, to which he was appointed by the U.S. Court of Appeals for the Third Circuit. This past year, he was appointed to be a member of the Magistrate Judge Merit Selection Committee for the Eastern District of Pennsylvania. Mr. Waterman received his undergraduate degree from Tufts University in 1991 with a dual major in history and political science, and his J.D. from Temple University School of Law in 1994.

Laurie K. Weatherford is the chapter 13 standing trustee for the Middle District of Florida in Orlando. Prior to her appointment in 1996, Ms. Weatherford was Of Counsel with the law firm of Maguire, Voorhis & Wells, representing primarily debtors and creditor committees in chapter 11 cases, and was a chapter 7 panel trustee. She tried a jury trial in the *In re Braniff* case and helped develop the Mortgage Modification Mediation Program for the U.S. Bankruptcy Court in Orlando. Ms. Weatherford frequently lectures on mortgage modification, student loan and various chapter 13 issues. Ms. Weatherford is a member of the National Association of Chapter 13 Trustees and serves on its Mortgage Committee. She also has served on the board of directors of the Central Florida

Bankruptcy Law Association and is a past chairman of the Bankruptcy Committee of Orange County, Fla. Ms. Weatherford received her B.A. with honors from the University of Florida and her J.D. with honors from Cumberland School of Law, where she was an honor court justice, a member of the International Law Moot Court Team and copy editor for the *Cumberland Law Review*.

Natalie Friend Wilson is a shareholder with Langley & Banack, Inc. in San Antonio and has more than a decade of experience representing debtors, trustees and creditors in commercial bankruptcy cases filed under chapters 7 and 11 of the Bankruptcy Code, including related litigation and appeals. She also consults with other members of the firm about bankruptcy-related issues or questions that may arise in litigation or transactional matters. Ms. Wilson has expanded her practice to include cybersecurity, data protection and privacy, and she assists businesses in developing and implementing policies, terms of use, response plans, and in responding to adverse incidents. Prior to joining Langley & Banack, she clerked for Associate Justice Simeon R. Acoba, Jr. (Ret.) at the Hawaii Supreme Court, then entered private practice in Honolulu, practicing before the bankruptcy, federal and state courts in Hawaii. In addition to her legal practice and her membership in various bar associations, Ms. Wilson is active in the Military Spouse JD Network, a bar association for lawyers married to members of the armed forces. She previously served as Key Spouse Mentor for the 836th Cyber-space Operations Squadron and as the Key Spouse for the 92nd Cyber Operations Squadron (2016-17) and the 624th Operations Center (2011-12). Ms. Wilson has been honored as a Professional “On the Rise” by *Texas Lawyer Magazine* (2018), as one of the *San Antonio Business Journal*’s 40 Under 40 (2016), and the Belva Lockwood Outstanding Young Lawyer by the Bexar County Women’s Bar Foundation (2014). In 2020, upon her spouse’s retirement from active duty service, she received the “Yellow Rose of Texas” Commission from Texas Governor Abbott. Ms. Wilson received her B.A. *summa cum laude* in 2004 from St. Mary’s College of Maryland and her J.D. *cum laude* in 2007 from the University of Hawai’i William S. Richardson School of Law, where she served as articles editor of its law review and received the CALI Certificate of Excellence for Federal Courts.

Ronda J. Winnecour is a chapter 13 trustee in the Western District of Pennsylvania in Pittsburgh.