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Faculty Biographies

Edward C. Boltz is a member of the Law Offices of John T. Orcutt, P.C. in Durham, N.C., which he has managed since 1998. He represents clients in not only chapter 13 and 7 bankruptcies, but also in related consumer rights litigation, including fighting abusive mortgage practices. In addition to serving on the board of directors for NACBA, where he is jointly responsible for directing the State Chair program, Mr. Boltz serves on the Bankruptcy Council for the North Carolina Bar Association and previously served as the Bankruptcy chair for the North Carolina Association of Trial Lawyers. He moderated a panel, “Military Members Deep in Debt,” at the 2007 NACBA Convention and served as the convention chair for the 2008 NACBA Convention in Hollywood, as well as moderated a panel on basic bankruptcy issues. His term as NACBA’s president commenced Jan. 1, 2013. In April 2008, Mr. Boltz testified on behalf of NACBA in Congress regarding the need for changes to the Bankruptcy Code to protect National Guard members and reservists returning from Iraq and Afghanistan from the results of the means test, which was enacted as the National Guard and Reservists Debt Relief Act. He received his B.A. from Washington University in St. Louis in 1993 and his J.D. from George Washington University in 1996.

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

Kelley L. Callard is a trial attorney in the Office of the U.S. Trustee for the Eastern District of Michigan in Detroit and has been with the U.S. Trustee Program for 11 years. She previously worked for a firm specializing in the representation of mortgage creditors. Ms. Callard received her B.A. in economics from Michigan State University with honors in 2000 and her J.D. with highest honors from the University of Tulsa College of Law in 2004.

Kimberly R. Clayson is a subchapter V chapter 11 bankruptcy trustee in the Eastern District of Michigan, as well as a bankruptcy and business law attorney with Maxwell Dunn, PLC in Detroit. Her bankruptcy practice supports consumers and businesses who have faced financial setbacks and have utilized bankruptcy relief for a fresh start. Her business practice is centered around offering customized small business legal advisory support to assist small businesses and entrepreneurs in making sound business and legal decisions to prevent financial hardship. Ms. Clayson has been a member of ABI since 2007, has presented and written materials for several ABI consumer conferences, and serves on the advisory board for the ABI’s Hon. Eugene R. Wedoff Consumer Bankruptcy Conference. She is a contributor to the Michigan Institute for Continuing Legal Education, having written the bankruptcy causes of action section of ICLE’s most recent edition of the *Michigan Causes of Action Formbook*, and she additionally contributed to ICLE’s recently launched subchapter V chapter 11

training program. In the fall of 2019, Ms. Clayson held an adjunct teaching position with the University of Detroit Mercy School of Law, where she taught secured transactions. She received her B.A. in international relations from James Madison College at Michigan State University with an emphasis in economics, and her J.D. from the University of Detroit Mercy School of Law, where she earned the 2004 Book Award for excellence in her writing and research course.

Hon. Scott W. Dales is Chief U.S. Bankruptcy Judge for the Western District of Michigan in Grand Rapids, initially appointed in 2007 and named Chief Judge in 2013. In 2016, the Chief Justice appointed him to serve on the Information Technology Committee of the Judicial Conference of the United States. Following law school, Judge Dales clerked for Hon. Constantine G. Cholakis, U.S. District Judge for the Northern District of New York, and subsequently practiced law for several years with Barrett Gravante Carpinello & Stern in Albany, N.Y. After clerking for Hon. James D. Gregg, Chief Judge of the U.S. Bankruptcy Court for the Western District of Michigan, and prior to taking the bench, he practiced law with Dykema Gossett, PLLC in Grand Rapids and served as in-house counsel to National City Corp. and its bank and nonbank subsidiaries. As a member of National City's insolvency practice group, he worked primarily with distressed commercial transactions, including National City's aircraft lease portfolio and troubled automotive-supplier loans. Prior to attending law school, he served as a legislative analyst for the Federal Home Loan Mortgage Corp. (Freddie Mac). Judge Dales received his bachelor's degree from the University of Michigan in 1987 and his J.D. from the George Washington University Law School.

Diana S. Daugherty is the standing chapter 13 trustee for the Eastern District of Missouri in St. Louis, appointed on March 1, 2017. Previously, she clerked at the Missouri Court of Appeals for three years and held the position of staff attorney for John V. LaBarge, Jr., the standing chapter 13 trustee for the Eastern District of Missouri from 1980-2017. Ms. Daugherty has served on the bankruptcy rules committee for the Eastern District of Missouri and was the 2008 recipient of the Missouri Bar's Roser Award for Excellence in Bankruptcy Practice. She received her J.D. from St. Louis University Law School in 1987.

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

Jenny L. Doling is the founding attorney of J. Doling Law, PC in Palm Desert, Calif., which serves Reno, Nev., Las Vegas and Southern California. She represents creditors, trustees, and consumer and

business debtors in chapter 7, 11, 12 and 13 bankruptcy and insolvency matters. Ms. Doling is an active member of the bankruptcy bar. She is a member of the board of directors for the National Association of Consumer Bankruptcy Attorneys (NACBA), and she is the past-president of the Inland Empire Bankruptcy Forum. Further, Ms. Doling speaks nationally on bankruptcy and law practice management topics for NACBA, the National Conference of Bankruptcy Judges (NCBJ), National Association of Chapter Thirteen Trustees (NACTT), ABI and the California Bankruptcy Forum (CBF). In addition, she is the Professor of Bankruptcy Law at the California Desert Trial Academy (CDTA), and she serves on the Central District of California Bar Advisory Committee. Ms. Doling volunteered as an Advisory Subcommittee member to ABI's Commission on Consumer Bankruptcy.

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

Marcy J. Ford is a managing partner with Trott Law, P.C. in Farmington Hills, Mich. She is a member of the State Bar of Michigan, the Federal Bar Association, the Oakland County Bar Association, ABI and the National Association of Chapter 13 Trustees, and she is a member and former board representative of the Consumer Bankruptcy Association of the Eastern District of Michigan. She also is active with the USFN, a trade association for mortgage banking attorneys, and served on the USFN board for 11 years and was president from 2012-14. Ms. Ford was honored on *Crain's Detroit Business* "Women to Watch" list, has been recognized as a *dbusiness* magazine "Top Lawyer," and was named as one of *HousingWire's* "Influential Women in Housing." She received her J.D. in 1993 from Wayne State University.

Laura J. Genovich is a shareholder in the Grand Rapids, Mich., office of Foster Swift Collins & Smith PC. She serves as a chapter 7 and 12 bankruptcy trustee, and also represents other trustees and creditors in bankruptcy cases. In addition to her bankruptcy work, Ms. Genovich handles trial-level and appellate litigation, and represents municipalities across Michigan in litigation and transactional matters. She co-authors a blog that reports on recent cases from Michigan's bankruptcy courts (www.michbankruptcyblog.com), and she has taught bankruptcy law as an adjunct professor at WMU Coolley Law School. In addition, she is the past chairperson of the Steering Committee for the Bankruptcy Section of the Federal Bar Association (W.D. Mich.). Ms. Genovich received her B.S. *summa cum*

laude in 2005 in communications from Ohio University and her J.D. *summa cum laude* in 2008 from Thomas M. Cooley Law School.

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

Andrew M. Golanowski is a senior attorney at Geraci Law in Milwaukee and has worked at the firm since June 2007. He is admitted to the U.S. District Courts for the Eastern and Western Districts of Wisconsin and the Southern District of Indiana. Mr. Golanowski is a member of the State Bar of Wisconsin's Bankruptcy, Insolvency, and Creditors' Rights section. He appears in court primarily in the U.S. Bankruptcy Court for the Eastern District of Wisconsin, handling the majority of the hearings for the firm in front of all judges in the district. He received his undergraduate degree from the University of Wisconsin in 2001, where he majored in philosophy, and his J.D. from the University of Wisconsin Law School in 2005.

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 became Chief Judge in January 2013. Prior to her appointment to the bench, she was in private practice, concentrating in bankruptcy and commercial transactions and litigation. 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. She is a member of the National Conference of Bankruptcy Judges, ABI, and the Illinois State, Winnebago County, and Sangamon County Bar Associations. From 1999-2003, Judge Gorman was an adjunct professor of bankruptcy law at the Northern Illinois University College of Law. She is currently a member of the National Conference of Bankruptcy Judges, ABI, and the Illinois State, Winnebago County and Sangamon County Bar Associations. Judge Gorman 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. She currently serves as one of the five bankruptcy judge representatives on the Judicial Conference Committee on the Administration of the Bankruptcy System and previously served as a liaison to the Judicial Conference Advisory Committee on Bankruptcy Rules. Judge Gorman graduated with honors from Rosary College (now Dominican University) and attended the University of Fribourg, Switzerland. She graduated 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. Laura K. Grandy is Chief Judge of the U.S. Bankruptcy Court for the Southern District of Illinois in East St. Louis, appointed in 2010. Previously, she was a principal with the law firm of Mathis, Marifian, Richter & Grandy, where she concentrated her practice in corporate reorganizations, bankruptcy and banking. She also served as a chapter 7 panel trustee for 18 years. While in private practice, she successfully argued a case before the U.S. Supreme Court. Judge Grandy regularly speaks about bankruptcy-related issues and chairs the National Conference of Bankruptcy Judges's Marketing Committee; she is also a former chair of its Public Outreach Committee. She is a member of the

National Conference of Bankruptcy Judges, the Illinois State Bar Association, the Missouri Bar, the St. Clair County Bar Association, the Bankruptcy Association of Southern Illinois and the National Association of Bankruptcy Trustees. Judge Grandy received her B.A. from Eastern Illinois University and her J.D. from St. Louis University.

Glenda J. Gray is a partner with Fernandez & Gray in Chicago, where she has practiced primarily consumer bankruptcy law for about 30 years. She routinely speaks to community and charitable organizations regarding bankruptcy, debt collection and mortgage foreclosure. Ms. Gray is a member of the National Association of Consumer Bankruptcy Attorneys (NACBA) and ABI, and has received numerous awards and accommodations for her community service. Ms. Gray received her undergraduate degree from Eastern Illinois University, completed Roosevelt University's paralegal program, and received her J.D. from Northern Illinois University College of Law.

Kenneth L. Gross is the managing shareholder and co-founding shareholder of Thav Gross, PC in Bingham Farms, Mich., and his practice is devoted to corporate transactions, health law, tax, real estate and complex commercial litigation, including commercial contracts, business acquisitions and transfers, shareholder disputes, health care provider representation, asset protection, real estate and debtor workout matters. He has published on the subject of real estate financing, is a columnist for a local publication, makes frequent TV guest appearances and is often a guest editorialist in the region's major news publications. In 2011, Mr. Gross was named as one of the 25 Leaders in the Law by *Michigan Lawyers Weekly* and is a *Michigan Super Lawyer*. In 2008, during the collapse of the U.S. Economy, he conceived and developed a comprehensive strategy of financial crisis management to address financial issues for individuals and businesses that integrates bankruptcy and nonbankruptcy strategies to seek the optimal means of preserving future income. In 2008, he started the "Financial Crisis Talk Center TV and Radio Show," which continues today as "Law & Reality," airing on TV20, Praise 102.7 FM and 910 AM. Mr. Gross received his B.S. in accounting with high distinction from Wayne State University in 1979 and his J.D. *cum laude* in 1982 from Wayne State University.

James J. Haller is a practitioner with Haller Law Group in Mundelein, Ill., where he practices bankruptcy and consumer protection law. He served as president of the National Association of Consumer Bankruptcy Attorneys (2017) and was also a member of NACBA's board of directors. He currently serves as NACBA's education director. Mr. Haller has been a panelist for several organizations, including ABI, NACBA, the National Association of Chapter 13 Trustees (NACTT), the Bankruptcy Association of Southern Illinois (BASIL), the Illinois State Bar Association, the Illinois Institute for Continuing Legal Education, Illinois Housing in Action, the Illinois Attorney General's office and the Land of Lincoln Legal Services. He has been listed as a "Leading Lawyer" each year since 2013 and is licensed to practice law in Illinois, Missouri the U.S. Supreme Court, and the Seventh and Eighth Circuit Courts of Appeals. Mr. Haller is a member of the Illinois Bar Association, the Missouri Bar Association, the National Association of Consumer Bankruptcy Attorneys, the National Association of Consumer Advocates and ABI. He received his B.A. from Carleton College in Northfield, Minn., and his J.D. from Washington University in St. Louis.

John M. Hauber is the Chapter 13 Standing 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. John E. Hoffman, Jr. is a U.S. Bankruptcy Judge for the Southern District of Ohio in Columbus, appointed in 2000. Previously, he was a partner in the Columbus office of Arter & Hadden LLP, where he practiced primarily in the areas of bankruptcy and commercial litigation, focusing on the representation of chapter 11 debtors and creditors' committees. He joined Arter & Hadden in 1989 after completing a judicial clerkship with Hon. R. Guy Cole, Jr., formerly a bankruptcy judge and now Chief Judge of the U.S. Court of Appeals for the Sixth Circuit. Judge Hoffman has been involved in several national and local organizations dedicated to improving the administration of the bankruptcy system and the practice of law in the bankruptcy courts. He is a Fellow in the American College of Bankruptcy and a conferee of the National Bankruptcy Conference, and has served the National Conference of Bankruptcy Judges as a member and chair of its Education Committee, a member of its Elections Committee, a member and chair of the board of directors of its Endowment for Education, and a member of its board of governors for a three-year term commencing in November 2018. In April 2013, Chief Justice Roberts reappointed Judge Hoffman to a second three-year term on the Federal Judicial Center's Committee on Bankruptcy Judge Education. He is also a member of ABI and previously chaired the Columbus Bar Association's Bankruptcy Committee. Judge Hoffman teaches business bankruptcy as an adjunct professor of law at The Ohio State University Moritz College of Law, where he sits on the law school's National Council. In 2015, the Moritz College of Law presented Judge Hoffman with the William K. Thomas Distinguished Jurist Award, which recognizes personal integrity and commitment to fairness, freedom and equality. In 2016, he received the Excellence in Public Service Award from the Moritz College of Law's Public Interest Law Foundation. Judge Hoffman also has worked to make legal services available to those who cannot afford them, having served on the Board of Trustees for The Legal Aid Society of Columbus from 1995-2000. For his work, he received the Award for Outstanding Pro Bono Service by a Judge from the Columbus Bar Association and Columbus Bar Foundation in 2012, and in 2015 had the honor of being presented with the Ohio State Bar Association's John and Ginny Elam Pro Bono Award, which is given in recognition of "exceptional volunteer service by a lawyer that advances the common good of the people of Ohio." Judge Hoffman received his B.A. *summa cum laude* from Wheeling Jesuit University in 1980 and his J.D. *magna cum laude* from The Ohio State University Moritz College of Law in 1983.

Ariane R. Holtschlag is an attorney with the Law Office of William J. Factor in Chicago, where her practice is focused primarily in the field of consumer bankruptcy and is equally divided among representing trustees, debtors and creditors in chapters 7 and 13. She also represents individuals and small businesses in chapter 11. Ms. Holtschlag has spoken at several bankruptcy education programs

and also volunteered for CARE, speaking to high school students about credit and bankruptcy. In 2017, she was chosen as one of ABI's inaugural "40 Under 40" award recipients in recognition of her achievements. Ms. Holtschlag was a commissioner on ABI's Commission on Consumer Bankruptcy and in 2018 testified before congress on chapter 7 trustee fees. She received her undergraduate degree in 2004 from Illinois Wesleyan University and her J.D. from the University of Iowa in 2007.

Lon A. Jenkins is the Standing Chapter 13 Trustee for the District of Utah in Salt Lake City, appointed in September 2015. He has practiced bankruptcy law in Salt Lake City for 35 years, with the majority of his career having been spent with a large national law firm's Salt Lake City branch office. Prior to his appointment, Mr. Jenkins specialized primarily in chapter 11 reorganizations and related litigation, representing a variety of constituents in chapter 11 cases including debtors, chapter 11 trustees, creditors' committees, secured creditors and indenture trustees. He served as lead bankruptcy counsel to the chapter 11 trustee in the multiyear, multibillion-dollar *Cajun Electric* bankruptcy case based in Baton Rouge, La. In addition, upon his selection by the Securities and Exchange Commission, he was appointed by the U.S. District Court for the District of Utah as receiver in federal Ponzi scheme cases to administer receivership estates for the benefit of defrauded investors. Mr. Jenkins is a frequent speaker and panelist on a variety of bankruptcy-related topics. He also is engaged in community and civic organizations in the Salt Lake City area, participating on various nonprofit boards and committees. Mr. Jenkins received his J.D. from the University of Utah College of Law, where he served as a member of the *Utah Law Review*.

Caralyce M. Lassner is the principal of Caralyce M. Lassner, JD, PC in Flint, Mich., and Of Counsel to Karen E. Evangelista, PC. She is a former partner in the law firm of Scarletta Lassner, PLC, and a former associate of the law firms of Thav, Gross, Steinway & Bennett and Acclaim Legal Services. Ms. Lassner has been practicing law for more than 15 years in the areas of bankruptcy, family law, general civil and contract litigation, administrative law and estate planning. She is a regular presenter on continuing education topics locally and regionally, and she was recently re-elected to a six-year term on the Consumer Bankruptcy Board of Directors. She is a former co-chair of ABI's Consumer Bankruptcy Committee. Ms. Lassner received her Bachelor's degree in technology and interdisciplinary studies from Wayne State University in 1997 and her J.D. from Thomas M. Cooley Law School in 2000.

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 writes and teaches about bankruptcy, consumer finance and business law. 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. Prof. Lawless 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 is a member of the American Law Institute, the National Bankruptcy Conference and the American College of 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*. 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*.

O. Byron Meredith III is the standing chapter 13 trustee in the Southern District of Georgia in Savannah, appointed in December 2006. Prior to that time, he served as the managing bankruptcy partner for a firm in Atlanta primarily representing banks, credit unions, mortgage servicers, government agencies, and corporations within the financial industry. He is a former judicial law clerk for Hon. John S. Dalis (ret.) of the U.S. Bankruptcy Court for the Southern District of Georgia. Mr. Meredith is a former president of the National Association of Chapter 13 Trustees (NACTT). He continues to serve on the NACTT Advisory Board, as chair of the NACTT Mortgage Committee and as NACTT liaison officer with the National Association of Bankruptcy Clerks. He is a member of the State Bar of Georgia, and speaks frequently on bankruptcy topics for several professional associations. Mr. Meredith received his A.B.J. and J.D. from the University of Georgia.

Dr. Andrea Miller is a senior court research associate at the National Center for State Courts and a clinical assistant professor of psychology at the University of Illinois Urbana-Champaign in Champaign, Ill. Her research examines prejudice, discrimination and inequity under the law. Dr. Miller received her J.D. from the University of Minnesota Law School and her Ph.D. in social psychology from the University of Minnesota.

Lisa K. Mullen is a staff attorney for Chapter 13 Standing Trustee David Wm. Ruskin in Southfield, Mich. Prior to becoming a staff attorney 17 years ago, her practice consisted primarily of the representation of both debtors and creditors in chapter 7, 11 and 13 bankruptcy cases. Ms. Mullen has spoken on bankruptcy topics for ABI, the Institute for Continuing Legal Education (ICLE), the Consumer Bankruptcy Association and various financial institutions and organizations. She is a frequent speaker on bankruptcy topics and is a member of the State Bar of Michigan, ABI, the NACTT Mortgage Committee, the Local Bankruptcy Rules Advisory Chapter 13 Subcommittee, the Shapero Cup Regional Moot Court Competition Planning Committee and the Consumer Bankruptcy Association, where she previously served on its board of directors. Ms. Mullen is admitted to practice before the U.S. District and Bankruptcy Courts for the Eastern District of Michigan. She received her B.A. in social science from Michigan State University in 1993 and her J.D. from the University of Detroit-Mercy School of Law in 1996.

Hon. Jeffrey P. Norman is a U.S. Bankruptcy Judge for the Western District of Louisiana in Shreveport, sworn in in August 2014. Prior to his appointment, he was appointed as a chapter 13 trustee for the Southern District of Ohio, Eastern Division on May 19, 2011, where he served for three years. Judge Norman has more than 26 years of experience as a bankruptcy attorney in the Southern District of Texas, representing consumer and business debtors as well as creditors in all aspects of bankruptcy. Judge Norman is board certified in Consumer Bankruptcy Law by the Texas Board of Legal Specialization and the American Board of Certification. He is also AV-rated by Martindale-Hubbell and has lectured on a variety of bankruptcy topics, and he is authored *Bankruptcy Road Map* (Texas State Bar Books, 2010). Judge Norman received his B.A. from Houston Baptist University in 1982 and his J.D. from South Texas College of Law in 1985.

Hon. Daniel S. Opperman is the Chief U.S. Bankruptcy Judge for the Eastern District of Michigan in Bay City, sworn in on July 13, 2006, and reappointed in 2020. He also served for six years on the Bankruptcy Appellate Panel for the Sixth Circuit and was its Chief Judge for two years. Prior to taking the bench, Judge Opperman practiced with Braun Kendrick Finkbeiner, where he concentrated in

litigation, bankruptcy and real estate. He earned his B.S. *magna cum laude* from Eastern Michigan University and his J.D. *magna cum laude* from Wayne State University Law School, where he was a member of the *Wayne Law Review* and served as note and comment editor.

Jason L. Pettie is a chapter 7 panel trustee for the Northern District of Georgia in Decatur, Ga., and a solo practitioner with the Law Office of Jason L. Pettie, P.C. He concentrates his practice in the areas of consumer and commercial bankruptcies, representing debtors, creditors, trustees and committees under all chapters of the Bankruptcy Code. Mr. Pettie has been involved in a broad range of financial and bankruptcy-related cases, as well as secured transactions. He has been a chapter 7 panel trustee in the Northern District of Georgia since 2008, and he has also served as a chapter 11 trustee. Mr. Pettie has been an active member of the National Association of Bankruptcy Trustees (NABT) and serves on its board of directors, and he is a frequent speaker at seminars on bankruptcy topics. Mr. Pettie began his legal career with the bankruptcy group at Smith, Gambrell & Russell, LLP, one of Atlanta's oldest law firms. He left to pursue a judicial clerkship with the U.S. Bankruptcy Court for the Eastern and Western Districts of Arkansas, serving terms for Chief Judge Audrey R. Evans and Hon. Richard D. Taylor. Mr. Pettie received his Bachelor's degree from the University of Virginia and his J.D. with honors from Howard University.

Jeana K. Reinbold is the founding member of Jeana Kim Reinbold, P.C. in Springfield, Ill., and maintains an active practice in consumer and commercial bankruptcy, debtor/creditor workouts and related litigation, and estate and business planning. She has also served as a chapter 7 trustee in the Central District of Illinois since 2012. Ms. Reinbold earned her undergraduate degree in economics from the University of Chicago in 1995 and her J.D. from the Chicago-Kent College of Law in 2000.

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

Kelly L. Scola is a creditors' rights attorney at Butler Rowse-Oberle PLLC in Saint Clair Shores, Mich., and has practiced for nearly 30 years. She was also a staff attorney for Chapter 13 Trustee David William Ruskin. Ms. Scola has been Board Certified in Consumer Bankruptcy Law by the American Board of Certification since 2000. She was a member of the original board of directors of the Consumer Bankruptcy Association and served as an officer for many years. Ms. Scola has been a speaker on bankruptcy topics at local and national seminars by the Consumer Bankruptcy Associa-

tion, ABI and the NACTT. She received her B.A. in English from the University of Michigan and her J.D. from Wayne State University.

Hon. Phillip J. Shefferly is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit. He was initially appointed on March 21, 2003, and served as Chief Judge from April 25, 2009, to April 25, 2020. Prior to taking the bench, Judge Shefferly worked in private practice, focusing on business reorganizations and chapter 11 cases. Judge Shefferly has trial and litigation experience in bankruptcy courts, federal courts and state courts, and he is a Fellow in the American College of Bankruptcy. He is also a frequent writer and speaker for ABI, the Federal Bar Association and the Consumer Bankruptcy Association. A Fellow in the American College of Bankruptcy, Judge Shefferly received his B.A. from the University of Michigan with high distinction and his J.D. *magna cum laude* from Wayne State University Law School.

M. Gretchen Silver is a senior trial attorney with the Office of the U.S. Trustee in Chicago. Prior to joining the U.S. Trustee's Office in August 2002, she was an enforcement attorney with the Midwest regional office of the Securities and Exchange Commission. Before joining the SEC, Ms. Silver practiced bankruptcy law at Rudnick & Wolfe, where she represented debtors, creditors' committees, secured lenders and chapter 7 trustees. She also clerked for Hon. Sarah Sharer Curley in the U.S. Bankruptcy Court for the District of Arizona in Phoenix from 1987-90. Ms. Silver received both her B.S. and J.D. from the University of Illinois - Champaign/Urbana.

Glenn B. Stearns is a chapter 13 trustee for the Eastern Division of the Northern District of Illinois in Lisle, Ill., and has been serving for 21 years. His office administers all chapter 13 cases filed in Lake, DuPage, Kane, Will, Kendall, Grundy and LaSalle Counties. Mr. Stearns previously spent 16 years in credit management, most of it in the wholesale distribution of electrical apparatus and industrial automation products with WESCO Distribution, Inc. He also chaired creditors' committees in two chapter 11 cases. Mr. Stearns has been a speaker on panels for NACTT, ABI, IICLE, the Cook, DuPage, Kane and Will County Bar Associations, the Illinois State Bar Association, the National Business Institute and at U.S. Trustee Regional Training Seminars. He is a member of ABI and NACTT. Mr. Stearns received his B.B.A. in management and marketing in 1983 from the University of Wisconsin - Madison and his M.B.A. in finance in 1992 from DePaul University.

Justin R. Storer is an attorney with Lakelaw in Chicago and specializes in debtor and trustee representation. He has been named an *Illinois Super Lawyers* "Rising Star" every year since 2013 and is a recipient of Chicago Volunteer Legal Services's 2019 "Distinguished Service" award for diligent and creative *pro bono* representation of consumer debtors in bankruptcy. Mr. Storer received his J.D. from DePaul University College of Law.

Hon. Thomas J. Tucker is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit, appointed on March 21, 2003. He was reappointed to a second 14-year term on March 21, 2017, by the U.S. Court of Appeals for the Sixth Circuit. Following law school, Judge Tucker clerked for Hon. Albert J. Engel of the Sixth Circuit Court of Appeals. He then entered private practice for 20 years with the law firm of Cooper & Walinski, L.P.A. of Toledo, Ohio, where he focused on commercial litigation including bankruptcy, Uniform Commercial Code and contract disputes, and he served as a

member of the firm's board of directors. Judge Tucker received his B.A. *summa cum laude* from the University of Toledo and his J.D. *cum laude* from Harvard Law School, where he served as an editor of the *Harvard Civil Rights-Civil Liberties Law Review*.

Mary K. Viegelahn is the Standing Chapter 12 and 13 Trustee for in San Antonio and has 31 years of experience in insolvency-related matters, with 10 years in private practice representing chapter 11 debtors, creditors, unsecured creditors' committees and chapter 11 trustees. She also has represented chapter 12 and 13 debtors and creditors; chapter 7 debtors, creditors and trustees; and debtors in IRS insolvency matters. Ms. Viegelahn has been a chapter 13 trustee since 2000 beginning in Kalamazoo, Lansing and Grand Rapids, Mich. She was appointed chapter 12 and chapter 13 trustee in San Antonio in 2010. Ms. Viegelahn is admitted to the U.S. Supreme Court, the U.S. District Courts for the Western District of Michigan and the Western District of Texas; the U.S. Court of Appeals for the Fifth, Sixth and Seventh Circuits; and the State Bar of Michigan. She is currently the president-elect for the National Association of Chapter 13 Trustees, has served as an editor for professional publications, and is a frequent speaker and author for various professional organizations. Ms. Viegelahn received her B.S. in 1983 from Central Michigan University and her J.D. from Thomas M. Cooley Law School in 1989.

David S. Wilkinson is a senior attorney at Frego & Associates in Dearborn Heights, Mich. He previously worked as an assistant county prosecutor. While in college, Mr. Wilkinson worked in the Clinton White House office of Legal Counsel as an intern. He received his J.D. from DePaul University College of Law.

Cynthia M. Kern Woolverton is a member with Millsap & Singer, LLC in St. Louis, having joined the firm in 1998, and she manages the firm's bankruptcy practice. She is licensed in Missouri, Illinois, Kansas and Kentucky, and is admitted to practice before the U.S. Eighth and Tenth Circuit Courts of Appeals, the U.S. District Courts for the Eastern and Western Districts of Missouri, Central District of Illinois, District of Kansas, and the Eastern and Western Districts of Kentucky. Ms. Kern Woolverton is a member of the Missouri, Illinois, Kansas, Kentucky, St. Louis County, Louisville and American Bar Associations. She frequently speaks on topics relating to foreclosure and bankruptcy practices and procedures for mortgage servicing and attorney organizations. Ms. Kern Woolverton received her undergraduate degree from Northeast Missouri State University and her J.D. from St. Louis University.

Jeffrey Zapor is a licensed professional counselor with Lyon Counseling Center in South Lyon, Mich. After completing a clerkship for the Franklin County, Ohio, probate judge in 2006, he opened a solo practice law firm that focused on probate matters and estate planning. Mr. Zapor was a practicing attorney for a number of years before making the decision to change careers. While in school, he interned at the State Bar of Michigan in the Lawyers and Judges Assistance Program (LJAP). Upon graduation, he was hired on at LJAP and worked as a clinical case manager from 2017-20, at which point he focused his attention on running his mental health counseling center. Mr. Zapor has been published in the *Michigan Bar Journal* and has given numerous presentations on the topic of wellness within the legal profession. He received his J.D. from Capital University Law School in Columbus, Ohio, in 2005 and his counseling degree in 2016 from Wayne State University.