



AMERICAN
BANKRUPTCY
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2021 Consumer Practice Extravaganza

Faculty Biographies

Omar J. Alaniz is a partner in the Dallas and Houston offices of Reed Smith LLP and represents distressed companies, including in out-of-court workouts, and chapter 11 debtors. His diverse practice also includes the representation of creditors' committees, equityholders, joint-venture partners, preference and fraudulent-transfer plaintiffs and defendants, and other key stakeholders. Mr. Alaniz has substantial experience in energy restructurings, including onshore and offshore matters. He also has had significant representations in real estate, aviation and health care matters. Mr. Alaniz has appeared in bankruptcy and appellate courts throughout the country, including the Texas and U.S. Supreme Courts. In 2021, he was invited to membership in the American College of Bankruptcy. In 2019, he was invited to join the prestigious 60-member National Bankruptcy Conference, whose primary purpose is to advise Congress on bankruptcy law. In 2017, ABI included Mr. Alaniz in its inaugural list of "40 Under 40." He also received the Sandra Day O'Connor Award for Professional Excellence at a ceremony held in the U.S. Supreme Court hosted by Chief Justice John G. Roberts, Jr. Mr. Alaniz is the former chair of the Bankruptcy Section of the Texas State Bar. He has been recognized in the 2015-21 editions of *Chambers USA*. Mr. Alaniz was an adjunct faculty member at SMU Dedman School of Law for several years, where he taught bankruptcy law courses, and he helped coach the SMU Duberstein Moot Court Competition team to five national championships. He also was a contributing author for *Bloomberg Law: Bankruptcy Treatise*. Mr. Alaniz received his B.A. in economics at Austin College in 2000 and his J.D. from the University of Texas School of Law in 2003, where he was a Susman Godfrey Moot Court Champion.

McKay Allen is the vice president of Marketing at Kenect, a texting platform used by more than 5,000 businesses across North America, and is located in Salt Lake City. He markets Kenect to law firms as a way for them to communicate effectively with their clients via texting, generate online reviews with texting, collect payments with texting, and even streamline intake and capture more leads. Mr. Allen is a CLE-approved presenter in multiple states and has spoken at ABA events, ALA events, and more than 400 legal webinars and seminars during his career. He received his B.A. in communications and political science from Brigham Young University and his M.B.A. with a concentration in marketing from Arizona State University.

Anerio V. Altman is the supervising bankruptcy attorney at Lake Forest Bankruptcy in Laguna Hills, Calif., and has been an attorney of record on more than 900 bankruptcy cases throughout California under chapters 7, 11 and 13. He has also appeared in numerous bankruptcy trials and contested matters in bankruptcy court and has appeared in four published cases as of December 2012. Mr. Altman sits on the board of the Orange County Bar Association's Commercial Law and Bankruptcy Section and on the Orange County Bankruptcy Forum. He also sits on the California Central District Rules Committee for the Bankruptcy Courts. Mr. Altman was admitted to the Southern, Eastern and Northern Districts of California by 2005. He received his J.D. from Case Western University School of Law.

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.

Penelope N. Bach is an attorney with Bach Law Offices, Inc. in Northbrook, Ill., and has been serving consumers and clients throughout Illinois for more than a decade. She focuses her practice on bankruptcy, bankruptcy litigation, mortgage foreclosure, real estate law and consumer defense. Ms. Bach is admitted to the Illinois Bar, the Northern District of Illinois Federal Trial Bar and the Northern District of Illinois Bankruptcy Court. She previously practiced with Sulaiman Law Group. Ms. Bach is a member of ABI, the American Bar Association, the Northbrook Chamber of Commerce and the National Association of Consumer Advocates (NACA), and she received the Illinois Rising Stars Award of Excellence. She received her Bachelor's degree in education from Drake University and her J.D. from DePaul University School of Law.

Carmen M. Banerjee is the Senior Division Counsel at the U.S. Department of Justice, Tax Division-Civil Trial Section (DOJ-Tax), in Washington, D.C., where her civil litigation practice ranges from government disclosure to bankruptcy matters. She supervises about 20 trial attorneys at any given time handling Freedom of Information Act (FOIA) and Privacy Act (PA) cases in U.S. district courts nationwide, and until 2017 she supervised trial attorneys handling bankruptcy cases. Among her other duties, Ms. Banerjee serves as a consultant to trial attorneys opposing discovery challenges in civil tax cases. She transferred to DOJ-Tax from the Executive Office of U.S. Trustees, Office of the General Counsel at DOJ in 2007, where she advised on a variety of bankruptcy matters. From 2001-05, Ms. Banerjee was in private practice mainly handling consumer bankruptcy cases and prosecuting preference actions, and to a lesser extent, she represented clients in family law and certain criminal defense cases. She has served in several leadership positions geared toward promoting diversity within the legal community, including serving as chair of DOJ's Association of Hispanic Employees for Advancement and Development (DOJ-AHEAD) (DOJ's affinity group serving Hispanic employees). Under her leadership, the board hosted a variety of programming. In 2019, Ms. Banerjee served as a member of the Judicial Conference's Planning Committee of the District of Columbia for the symposium *Roadways to the Federal Bench: Who Me? A Bankruptcy Judge?*, which aimed to encourage diverse law school students and attorneys to consider seeking magistrate and bankruptcy judgeships. She currently chairs the Gender and Terminology Subgroup of ABI's (ABI) Diversity and Inclusion Working Group. Ms. Banerjee's participation on this panel is in her personal capacity; any views expressed are hers and should not be attributed to DOJ.

Hon. Martin R. Barash is a U.S. Bankruptcy Judge for the Central District of California in Woodland Hills and Santa Barbara, sworn in on March 26, 2015. He brings more than 20 years of legal experience to the bench. Prior to his appointment, Judge Barash had been a partner at Klee, Tuchin, Bogdanoff & Stern LLP in Los Angeles since 2001, where he counseled parties in chapter 11 cases and litigated chapter 7 and chapter 11 bankruptcy cases. He first joined the firm as an associate in 1999. Earlier in his career, Judge Barash worked as an associate of Stutman, Treister & Glatt P.C. in Los Angeles. He also has served as an adjunct professor of law at California State University, Northridge. Following law school, Judge Barash clerked for Hon. Procter R. Hug, Jr. of the U.S. Court of Appeals for the Ninth Circuit from 1992-93. He is a former ABI Board member, for which he served on its Education Committee, and he is a former member of the Board of Governors of the Financial Lawyers Conference. In addition, he is a judicial director of the Los Angeles Bankruptcy Forum and a frequent panelist and lecturer on bankruptcy law. Judge Barash received his A.B. *magna cum laude* in 1989 from Princeton University and his J.D. in 1992 from the UCLA School of Law, where he served as member, editor, business manager and symposium editor of the *UCLA Law Review*.

Theodore O. Bartholow, III is a partner with Kellett & Bartholow PLLC in Dallas, where he focuses on representing consumers from around the country in individual and class-action litigation against financial services providers and related entities, including mortgage-servicers, debt-collectors and other consumer creditors, with a focus on matters arising in and related to consumer bankruptcy. He also has substantial experience representing consumer creditors in connection with chapter 11 bankruptcies filed by consumer lenders and mortgage-servicers, including active roles in the recent Think Finance (N.D. Tex.) and Ditech (S.D.N.Y.) bankruptcies, in which he was particularly active on behalf of his consumer clients. Mr. Bartholow is a member of the John C. Ford American Inn of Court, received the National Association of Consumer Bankruptcy Attorneys' Distinguished Service Award in 2016, and represented the National Association of Consumer Bankruptcy Attorneys at a "Mortgage Mini-Conference" focusing on development of Bankruptcy Rule 3002.1 held by the Rules Committee of the National Conference of Bankruptcy Judges in 2012. His written work has been published in the *ABI Journal*, among other publications, and he has spoken at ABI conferences and at numerous other national conferences, including the National Conference of Bankruptcy Judges Annual Conference (2017), the National Consumer Law Center's Consumer Rights Litigation Conference (2016, 2020), the National Association of Consumer Advocates and the National Association of Consumer Bankruptcy Attorneys, in addition to frequent presentations at local and regional continuing legal education events and webinars. In connection with representation of his consumer clients, Mr. Bartholow has been quoted by "NBC News," *The New York Times*, *The Wall Street Journal*, *The Los Angeles Times*, *The Chicago Tribune*, *The Dallas Morning News*, *ProPublica* and "CNN Money," among others. He received his undergraduate degree in philosophy from the University of Texas in 1998 and his J.D. in 2002 from the Benjamin N. Cardozo School of Law in New York, where he was executive editor of the *Cardozo Journal of International and Comparative Law*.

Michelle H. Bass is a senior attorney at Wolfson Bolton PLLC in Troy, Mich., where she manages its consumer bankruptcy practice group. She represents both debtors and creditors in consumer bankruptcy proceedings and primarily represents debtors in chapter 7 liquidations and chapter 13 reorganizations, which span from high-net-worth and high-income-earning individuals to individuals seeking to prevent foreclosure or repossession of secured collateral. She also represents both debtors and creditors in divorce-related bankruptcy proceedings, and is a frequent speaker on the intersection of bankruptcy and family law disputes. Ms. Bass has represented individuals reorganizing under chapter 11, as well as small businesses going through chapter 7 liquidation, and has stopped foreclosures, the stripping of secured liens and the cramming down of loans on collateral for individuals seeking to reorganize under chapters 13 and 11. She also has successfully defended appeals in the Federal Eastern District for the State of Michigan and the Sixth Circuit Court of Appeals. Ms. Bass is a member of ABI and has written articles for the *ABI Journal*. She also is a member of the Consumer Bankruptcy Association, the Oakland County Bar Association and the International Women's Insolvency & Restructuring Confederation. In addition, she has been named a *Super Lawyers* "Rising Star" from 2014-21 and is a member of the Class of 2019 *Michigan Lawyers Weekly Women in the Law*. Ms. Bass received her B.A. from the University of Michigan and her J.D. from the University of Detroit Mercy School of Law.

Alane A. Becket is an AV-rated attorney and managing partner of Becket & Lee LLP, a Malvern, Pa., law firm providing comprehensive nationwide representation of financial institutions in bankruptcy matters, with a focus on consumer lenders and debt-purchasers. In addition to client and industry

relations, she focuses on litigation strategy, and Becket & Lee has been lead or co-counsel in some of the most influential decisions in consumer bankruptcy over the last 20 years. In addition to her duties at the firm, Ms. Becket is Chairman of ABI, co-chair of the Bankruptcy Section and of the Professional Standards and Grievance Committees of the National Creditors Bar Association (NCBA), and a member of the National Association of Chapter Thirteen Trustees (NACTT) and the National Association of Bankruptcy Trustees. She also co-chaired ABI's Consumer Bankruptcy Committee. Ms. Becket has written and lectured extensively on consumer bankruptcy issues for a variety of professional organizations, including ABI, the Federal Judicial Conference, NACTT, NABT, *Norton Bankruptcy Law Advisor*, NCBA, the National Conference of Bankruptcy Judges, and a host of local and regional organizations. She also served as a commissioner on ABI's Commission on Consumer Bankruptcy, and she has authored articles for many of the same organizations, as well as the Norton Institute on Bankruptcy Law. She served as editor of the fourth edition of ABI's *Consumer Bankruptcy: Fundamentals of Chapter 7 and Chapter 13 of the U.S. Bankruptcy Code*. She also served as editor for the 2011, 2012 and 2013 editions of *The Best of ABI: The Year in Consumer Bankruptcy*. In 2016, *Collection Advisor* magazine named her as one of the "25 Most Influential Women in Collections" in its September/October cover story. In 2018, *Collection Advisor* once again recognized her among her peers, this time in its September/October cover story on the "20 Most Powerful Women in Collections." Ms. Becket received her undergraduate degree from Pennsylvania State University and her J.D. from Widener University School of Law.

Stephen E. Berken is an attorney with Berken Cloyes, PC in Denver and is the Colorado state chair for the National Association of Consumer Bankruptcy Attorneys. He also is the founding member of the Colorado Consumer Bankruptcy Association and the creator of the Colorado Debtors' Counsel Listserv, an online source of information for debtors' counsel in the state of Colorado provided as a free service to counsel of the debtors' bar. Mr. Berken is on the advisory board for ABI's Rocky Mountain Bankruptcy Conference and is Board Certified in Consumer Bankruptcy Law by the American Board of Certification. He also is the state chair for CARE (Credit Abuse Resistance Education). Mr. Berken was named Bankruptcy Attorney of the Year by *5280 Magazine* for 2014, 2015, 2016 and 2017. He received his B.A. *cum laude* in political science from the University of California in 1981 and his J.D. from the University of California-Hastings College of Law in 1984.

James Bilello is a marketing executive and president of US Marketing, Inc. in Lake Forest, Ill. He has direct experience in optimizing Google ad campaigns and reaching specific demographics to bring new products and services to market, increase awareness, and organize high-profile national efforts toward common goals. Mr. Bilello is a Google premier business partner and former technology chair for the American Marketing Association's board of directors. He has integrated promotion and Google platform expertise across young adult marketing, Hispanic/Latinx engagement, cost-reduction, ecommerce, digital insights, profitable business models, demographic advertisements, A.I., client relations, online dashboards, goal-setting and staff training. Mr. Bilello has provided high-value consultations for multi-level businesses through digital solutions complementing ad copy, needs analysis for digital and location-based campaigns, and personalized in-person/digital communication. He received his M.S. in marketing from Southern Illinois University - Carbondale and an executive certification in new product development from Northwestern University Kellogg School of Management.

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 is a lawyer representative for the Ninth Circuit Judicial Conference, a coordinating editor of the *ABI Journal*, 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 contributing editor to *Bankruptcy Mediation News* for the U.S. Bankruptcy Court for the Central District of 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 webmaster of bankruptcydog.com, a calendar site for bankruptcy professionals. Mr. Bovitz received his J.D. in 1980 from Loyola Law School in Los Angeles.

Robert B. Branson is an attorney with BransonLaw, PLLC in Orlando, Fla., who has focused on consumer and small business bankruptcy rights for more than 30 years. He is a member of the Central Florida Bankruptcy Law Association and former chair of the Orange County Bankruptcy Committee. Mr. Branson is a mediator with the U.S. Bankruptcy Court and has performed more than 600 mortgage mediations. As debtor's counsel, he has completed more than 500 mortgage modifications since the program's inception. Mr. Branson spoke at the National Bankruptcy Judge Conference in 2016 and 2018, at ABI's Annual Spring Meeting in 2015 and at ABI's Southeast Bankruptcy Workshop in 2016 and Paskay Memorial Conference in 2019, and at the National Association of Chapter Thirteen Trustees Annual Conference in 2014. His firm also assisted with the formation of the Middle District of Florida, Orlando Division *Pro Se* Clinic. Mr. Branson served in the U.S. Army from 1978-83. He received his B.A. from the University of Central Florida in 1985 and his J.D. from the University of Florida College of Law in 1988.

Kayla D. Britton is a partner with Faegre Drinker Biddle & Reath LLP in Indianapolis, where she provides general and transactional representation to mid-sized businesses and publicly held companies in various industries, including financial, agribusiness, manufacturing, distribution, insurance and professional services. She has specific experience advising agribusiness clients in credit workout and transactional matters. She also advises debtors and creditors in and out of bankruptcy, including representing clients in national chapter 11 bankruptcy cases. Ms. Britton's experience includes business reorganization, restructuring and liquidation, and representing buyers, sellers and lenders in distressed sales transactions. She represents debtors, creditors, committees and other interested parties in bankruptcy. She also advises companies and boards of directors on pre-bankruptcy contingency planning, working to develop out-of-court solutions while also laying the necessary foundation to a successful bankruptcy proceeding if necessary. Ms. Britton's experience includes advising chapter 11 debtors in the agribusiness, real estate, for-profit college, finance and manufacturing industries. She also represents clients in defending avoidance actions, advising on debtor-in-possession credit facilities, and working with potential buyers in navigating the § 363 sale process. In addition, she represents creditors in developing workout, reorganization or liquidation strategies designed to maximize recoveries while minimizing risk, and she manages distressed sale transac-

tions, including navigating the unique issues and exigencies presented by a seller's insolvency and building consensus among multiple constituencies. She also represents clients in the agribusiness, automotive, manufacturing, and professional services industries in the preparation and negotiation of commercial contracts. Ms. Britton was honored as one of ABI's "40 Under 40" in 2020. She received her B.A. from Purdue University and her J.D. *summa cum laude* from Indiana University Robert H. McKinney School of Law.

Gregory Burrell is a chapter 13 trustee in Minneapolis, appointed in 2013, and is a licensed attorney in Louisiana and Minnesota. He started his legal career with Murray & Murray Law firm as a consumer attorney representing debtors in chapter 7 and 13 bankruptcies, businesses in chapter 7 bankruptcies and the chapter 7 trustee in various litigation. Mr. Burrell founded a bankruptcy law clinic at Southern University Law Center, where he led student attorneys, who filed chapter 7 bankruptcies free of charge on behalf of individuals living below the poverty line. He also served as staff attorney to the chapter 13 trustee in the Western District of Louisiana. Mr. Burrell is a permanent member of the Bankruptcy Practice Committee in the District of Minnesota, a current NACTT board member and treasurer-elect for NACTT. He is very involved in the topic of equal justice under the law for marginalized communities and what can be done to correct such concerns within the bankruptcy system. Mr. Burrell received his Bachelor's degree in political science from Xavier University with a minor in business administration, and his J.D. from Southern University Law Center.

Joshua R.I. Cohen is a practitioner at Cohen Consumer Law in West Dover, Vt., and is known as the Student Loan Lawyer™. He has been practicing law since 2008, defending and assisting consumers with student loan issues. Mr. Cohen created the Student Loan Law Workshop, an intensive seminar and comprehensive roadmap that gives other attorneys the ammunition they need to fight back and win for their clients. He is admitted to practice in Connecticut and Vermont, 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.

Hon. Daniel P. Collins is a U.S. Bankruptcy Judge for the District of Arizona in Phoenix, appointed on Jan. 18, 2013. He served as chief judge from 2014-18. Previously, he was a shareholder with the law firm of Collins, May, Potenza, Baran & Gillespie, P.C. in downtown Phoenix, practicing primarily in the areas of bankruptcy, commercial litigation and commercial transactions. Judge Collins serves on the Ninth Circuit's Bankruptcy Education Committee, is the education chair for the National Conference of Bankruptcy Judges, will be NCBJ's president in 2022-23, is a member of ABI's Board of Directors, sits on ABI's Education Committee and Diversity Committee, is on the Board of the Phoenix Chapter of the Federal Bar Association, is a Fellow of the American College of Bankruptcy and is a member of the University of Arizona Law School's Board of Visitors. He also is a founding member of the Arizona Bankruptcy American Inn of Court. Judge Collins received both his B.S. in finance and accounting in 1980 and his J.D. in 1983 from the University of Arizona.

Richard P. Cook is the owner and managing attorney of Cape Fear Debt Relief, a boutique bankruptcy firm in Wilmington, N.C. Founded in 2011, Cape Fear Debt Relief represents individuals and small businesses in chapter 7, 11 and 13 cases before the U.S. Bankruptcy Courts in Eastern North

Carolina. In February 2020, Mr. Cook was named a subchapter V trustee for the Eastern District of North Carolina. He is one of only three attorneys in Wilmington recognized by the North Carolina State Bar as a Board-Certified Specialist in both Business and Consumer Bankruptcy Law. Mr. Cook served on the board of the North Carolina State Bar Association's Bankruptcy Section Council from 2013-16. He currently serves as the Fourth Circuit chair for the National Association of Consumer Bankruptcy Attorneys. Prior to founding Cape Fear Debt Relief, Mr. Cook was an associate with Butler & Butler, LLP in Wilmington, N.C., and prior to that, he was an associate with Brock & Scott, PLLC in Winston-Salem, N.C. He received his undergraduate degree and J.D. from the University of North Carolina at Chapel Hill in 2003 and 2007, respectively.

James H. Cossitt is Of Counsel with Gribble, Boles, Stewart & Witosky in Des Moines, Iowa, and maintains statewide practices in Iowa and Montana limited to bankruptcy & workouts, insolvency, reorganization, debtor/creditor law, and business and commercial litigation. Over the last 35+ years, he has served as a bankruptcy attorney with the FDIC and as a chapter 7 panel trustee, a chapter 11 trustee, counsel to numerous trustees and business and consumer debtors, and as an expert witness. Mr. Cossitt is admitted to practice in the state and federal courts in Iowa and Montana and is Board Certified by the ABC in both Business (2005) and Consumer (1995) Bankruptcy Law. He supervised the publication of the "Working Paper: Best Practices for Debtors' Attorneys," 64 Bus. Law 79 (2008), which was a follow-up to his involvement on another project, "Attorney liability under section 707(b)(4) of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005," 61 Bus. Law. 697 (2006). From 2011-13, Mr. Cossitt served on the ABI Presidential Task Force on Uniform Ethics Standards for Bankruptcy Practice. He chaired ABI's Consumer Bankruptcy Committee and served on the task force that drafted the "ABI National Ethics Task Force Report." A frequent speaker to professional and trade groups on bankruptcy and related topics, Mr. Cossitt has consulted with the Slovak Parliament and research institutes in Bratislava, Slovakia, as a member of USAID assistance program to draft a new bankruptcy law. He also served as an invited lecturer at a Russian Bankruptcy School, held in Ames, Iowa. Mr. Cossitt received his B.A. with distinction in 1982 from Iowa State University and his J.D. in 1986 from the University of Iowa College of Law.

H. David Cox is the founding member of Cox Law Group 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.

Jenny L. Doling is the founding member 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. She is a California State Bar Certified Bankruptcy Specialist. Ms. Doling is has been accepting cases subchapter V cases and handles mortgage loan litigation, TILA, FCRA, FDCPA, RESPA, and other loan-related review and litigation. She is an active member of the bankruptcy bar and 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. Ms. Doling is a frequent speaker on bankruptcy, insolvency, loan default litigation and law practice management topics for the National Conference of Bankruptcy Judges (NCBJ), National Association of Chapter Thirteen Trustees (NACTT), National Association of Consumer Bankruptcy Attorneys (NACBA), ABI and the California Bankruptcy Forum (CBF). In addition, she is a professor of bankruptcy law at the California Desert Trial Academy (CDTA) and she serves on the Central District of California Bar Advisory Committee, where she meets quarterly with the Central District of California bankruptcy judges. Ms. Doling is admitted to practice in all state and federal courts in California and Nevada, and before the Ninth and Tenth Circuit Courts of Appeals. In addition, she served as an Advisory Subcommittee member on ABI's Commission on Consumer Bankruptcy. Ms. Doling was a member of the Desert Defenders Conflict Panel for Riverside County, representing indigent clients in misdemeanor cases under its Conflict Panel for nearly 10 years. She received her B.A. in criminal justice and her J.D. from California Western School of Law in San Diego in 1999, where she received an Academic Achievement Award in Bankruptcy and was also honored with an Award for Excellence from the *American Bankruptcy Law Journal*.

Hon. Michael A. Fagone is a U.S. Bankruptcy Judge for the District of Maine in Bangor, appointed in April 2015. He is also a member of the U.S. Bankruptcy Appellate Panel for the First Circuit, appointed in April 2016. Judge Fagone previously clerked for Associate Justices Leigh I. Saufley and Robert W. Clifford of the Maine Supreme Judicial Court. Following his clerkship, he joined Bernstein, Shur, Sawyer & Nelson in Portland, Maine, and was a member of its Business Restructuring and Insolvency Practice Group from 1998-2000, and from 2001-15, where he represented clients in bankruptcy cases and in out-of-court restructurings. While practicing law, Judge Fagone was recognized in *The Best Lawyers in America* and *Chambers USA* as one of the top bankruptcy lawyers in Maine. He is Board Certified in Business Bankruptcy Law by the American Board of Certification and served on the board of directors of the Nathan and Henry B. Cleaves Law Library, and on the board of directors of the Dyer/Library and Saco Museum. Judge Fagone currently serves on ABI's Board of Directors and volunteers with Credit Abuse Resistance Education (CARE), teaching students about the responsible use of credit and the dangers of credit abuse. He also has volunteered as a coach and an evaluator for Maine Law's teams in the Conrad B. Duberstein Moot Court Competition. Judge Fagone received his B.A. from Amherst College in 1993 and his J.D. *summa cum laude* from the University of Maine School of Law in 1997.

Sean Ferry is a managing bankruptcy attorney with Robertson, Anschutz, Schneid, Crane & Partners, PLLC in San Diego. He previously was a contract attorney and law clerk with Bruce Wilson, APLC and a law clerk with Scheufler Law. Mr. Ferry received his B.A. in political theory from Michigan State University and his J.D. from California Western School of Law.

Jay Fleischman is a managing attorney with Shaev & Fleischman, P.C. in New York and has been a lawyer for more than 25 years, focusing his practice on consumer bankruptcy. He is licensed to practice in New York and California. From 2012 until 2018, he helped to build and run The Student Loan Law Workshop, the first and largest training ground for attorneys seeking to learn how to help their clients with educational debts. He personally trained more than 300 attorneys in the field of student loan law during that time, putting them in a position to help borrowers and their families. Mr. Fleis-

chman was the first lawyer in New York to get the U.S. Bankruptcy Court to rule that a creditor's refusal to update a credit report after bankruptcy to show the debt as being discharged and having a \$0 balance is a violation of the U.S. Bankruptcy Code. He is also the host of the critically acclaimed "Student Loan Show," and is quoted frequently by the media on matters concerning educational debt and consumer credit in general. Mr. Fleischman received his B.A. in economics from Binghamton University and his J.D. *cum laude* from the State University of New York at Buffalo Law School, and he is a 2021 graduate of the Student Loan Law Workshop.

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.

Rebecca R. Garcia is a chapter 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. She received her B.A. from the University of Wisconsin Platteville in 1992 and her J.D. from Marquette University in 1996.

O. Max Gardner is a consumer bankruptcy attorney with Max Gardner Law PLLC in Shelby, N.C., and his work against predatory lenders and mortgage servicers has been featured in ABC News's "Nightline," PBS's "Frontline," CNN, *BusinessWeek*, *The New York Times*, *The Washington Post*, *Forbes* and many other news outlets across the country. He has also taken the lead in pursuing the attempts of many creditors to collect debts legally discharged in bankruptcy cases, and has trained hundreds of lawyers at his "Consumer Bankruptcy Boot Camps" for many years. The National Association of Consumer Bankruptcy Lawyers (NACBA) named Mr. Gardner a Champion of Consumer Rights in 2003, named him the Outstanding Consumer Lawyer of 2004 and awarded him The Distinguished Service Award in April 2013. Mr. Gardner was elected a member of the North Carolina Legal Elite by *Business North Carolina* from 2004-07. He was also recognized as a "Super Lawyer" in North Carolina by *Charlotte Magazine* and by *Law & Politics* from 2006-10 in the field of Consumer Bankruptcy Law, and is rated AV-Preeminent by Martindale-Hubbell. Previously, Mr. Gardner was a senior law clerk to Hon. William H. Bobbitt, the late Chief Justice of the North Carolina Supreme Court, and to Hon. William Copeland, an Associate Justice of that court. He also worked as an associate with the law firm of Smith, Moore, Smith, Schell & Hunter until 1977, when he opened a consumer-based law practice in Shelby, N.C. In addition, he served as treasurer for McNeill Smith's 1978 Campaign for the U.S. Senate, was Of Counsel for Sims, Walker & Steinfeld of Washington, D.C., from 1983-94, and served as general counsel to the Democratic Party of North Carolina from 1993-97. Mr. Gardner is a member of the North Carolina State Bar, North Carolina Bar Association, North Carolina Academy of Trial Lawyers, American Bar Association, American Bar Institute, American Trial Lawyers Association, National Association of Criminal Defense Lawyers, Southern Trial Lawyers Association, National Association of Consumer Bankruptcy Attorneys, National Association of Consumer Advocates, National Association of Chapter 13 Trustees, Civil Justice Foundation, National Consumer Law Center, Cleveland County Bar Association and 27-B Judicial District Bar Association. He received his undergraduate degree from the University of North Carolina at Chapel Hill in 1969 and his J.D. with high honors from the UNC School of Law in 1974, where he was a member of the *North Carolina Law Review*, president of the Student Bar Foundation, named the Outstanding Law School Graduate of 1974 and elected to the Order of the Coif.

Lynn S. Garson is counsel in the Atlanta office of BakerHostetler, where she facilitates a range of transactions and contracts for health care organizations. She has experience with physician practice acquisitions, employment and related agreements, clinical trial agreements and regulatory research. In addition, Ms. Garson is a mental health advocate and author. In July 2012, she published *Southern*

Vapors, a memoir describing her journey from major clinical depression to recovery, and she has since spoken widely, including for a TEDx Emory talk titled, “Reforming the Approach to Mental Health in the U.S.,” and she has made numerous presentations to private and public organizations. Ms. Garson assisted a multi-hospital system in the acquisition of several large medical practice. She also has taken primary responsibility in managing acquisitions by a multi-hospital system of small medical practices, including negotiating and drafting documents from letter-of-intent stage through final documentation. In addition, she advises a multi-hospital system on physician service agreements, consulting and employment contracts, leases, vendor contracts and clinical trial agreements, and she reviews, negotiates and drafts medical director and other agreements with non-employee physicians. Ms. Garson received her B.A. in 1975 from Tulane University and her J.D. in 1981 from Emory University School of Law, where she was a member of the Order of the Coif and was Notes and Comments Editor of the *Emory Law Review*.

Glenn E. Glover is a partner with Bradley Arant Boult Cummings LLP in Birmingham, Ala., and has a broad practice that includes representing creditors in out-of-court workouts, bankruptcy cases and a variety of litigation settings. He also has experience in representing mortgage-servicers and other financial institutions in mortgage-related litigation in bankruptcy courts. Mr. Glover has practiced in the area of bankruptcy and creditors’ rights for over 14 years. His practice involves a significant amount of workouts and restructurings for banks and other financial institutions, spanning both the transactional and litigation areas of the law. He has experience in real estate workouts of all sizes. Mr. Glover is particularly familiar with important issues associated with drafting and securing favorable forbearance and modification terms for his clients with distressed loans, in addition to the numerous tools that are available for his clients’ use and advantage. On the litigation side, he follows his clients’ distressed loans into bankruptcy or litigation whenever necessary, and has taken scores of depositions and handled numerous evidentiary hearings in both federal and bankruptcy courts for his clients. Mr. Glover has experience with a variety of creditor arrangements, from simple notes payable to syndication deals, and has obtained numerous successes in his practice by assisting his creditor clients in obtaining payment in full and defeating lender-liability claims raised by borrowers. He also has experience in representing mortgage-servicing clients in litigation in bankruptcy courts and is familiar with the numerous types of bankruptcy and nonbankruptcy claims brought against mortgage-servicers in litigation, including discharge violations, violations of the automatic stay, violations of confirmation orders, and violations of numerous other bankruptcy statutes and rules. In addition, he is knowledgeable of nonbankruptcy claims, including FCRA, FDCPA, RESPA and TILA allegations. Mr. Glover received his B.A. *magna cum laude* and Phi Beta Kappa in 1992 from the University of Alabama, his M.A. in 1995 from the University of Alabama at Huntsville, his M.A. in 1996 from the University of Alabama at Birmingham, and his J.D. *cum laude* in 2000 from the University of Alabama School of Law.

Neil C. Gordon is a partner in the Bankruptcy, Creditors’ Rights & Financial Restructuring practice of Arnall Golden Gregory LLP in Atlanta and focuses his practice on bankruptcy, creditors’ rights, debt restructuring, distressed assets and fraud. For more than 40 years, he has represented secured and unsecured creditors, creditors’ committees, trustees, receivers and debtors-in-possession. He also serves as the bankruptcy trustee in chapter 7 and chapter 11 cases and as an SEC receiver. Mr. Gordon is a prolific author and speaker, having conducted more than 190 seminar presentations nationally and published over 80 scholarly articles on bankruptcy law topics over the course of his career. He is a past president of the National Association of Bankruptcy Trustees and a lifetime member of ABI, and previously co-chaired ABI’s Legislation Committee. In addition, he is a Fellow of

the American College of Bankruptcy and a Master of the Bench of the Georgia Bankruptcy American Inn of Court, and he served on the small steering committee for Prof. Lois Lupica's Study on the Costs of BAPCPA and on the Chapter 7 Subcommittee for the ABI Consumer Bankruptcy Commission. Mr. Gordon received his B.B.A. with a focus on real estate and urban land studies in 1976 from the University of Florida and his J.D. in 1979 from the University of Georgia School of Law.

Hon. John T. Gregg is a U.S. Bankruptcy Judge for the Western District of Michigan in Grand Rapids, appointed on July 17, 2014. Previously, he was a partner with the law firm of Barnes & Thornburg LLP, where he focused on corporate restructuring, bankruptcy and other insolvency matters. Judge Gregg is a frequent writer and speaker on bankruptcy and other commercial issues. He has written and co-edited numerous treatises and articles for various publications, including *Collier Guide to Chapter 11*, published by LexisNexis; *Strategies for Secured Creditors in Workouts and Foreclosures*, published by ALI-ABA; *Issues for Suppliers and Customers of Financially Troubled Auto Suppliers* and *Interrupted! Understanding Bankruptcy's Effects on Manufacturing Supply Chains*, both published by ABI; *Michigan Security Interests in Personal Property*, published by the Institute for Continuing Legal Education; *Handling Consumer and Small Business Bankruptcies in Michigan*, published by the Institute for Continuing Legal Education; and *Receiverships in Michigan*, published by the Institute for Continuing Legal Education. Judge Gregg will chair the Education Committee of the National Conference of Bankruptcy Judges in 2022, serves on ABI's Board of Directors, and is a member of the American Law Institute. He received his B.A. in 1996 from the University of Michigan and his J.D. in 2002 from DePaul University College of Law.

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 board of the Federal Bar Association Bankruptcy Section, is a former board member of the International Women's Insolvency & Restructuring Confederation, is a former committee chair of ABI's Consumer and Litigation Committees, and is 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. Harlin DeWayne Hale is Chief U.S. Bankruptcy Judge for the Northern District of Texas in Dallas, appointed in November 2002. He previously worked at Strasburger & Price before opening a boutique firm, where he became well versed in bankruptcy law. Two years before his judicial appointment, Judge Hale was a regional partner in charge of the bankruptcy practice at Baker & McKenzie in Dallas. He is a member of the Texas, Louisiana, American and Dallas Bar Associations, the Dallas Bankruptcy Bar Association, and the National Conference of Bankruptcy Judges. Judge Hale received his undergraduate degree and J.D. from Louisiana State University, where he was a member of the Order of the Coif and an editor of its law review.

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 (2019-2021). She also chairs the Public Outreach committee of the National Conference of Bankruptcy Judges (NCBJ) and is a member of NCBJ's International Judicial Relations committee. Judge Hanan received her undergraduate degree from Marquette University and her J.D. in 1996 from the University of Wisconsin Law School.

Christopher L. Hawkins is a partner in the Birmingham, Ala., office of Bradley Arant Boult Cummings LLP. Throughout his 20-year career, he has counseled individuals and businesses in a wide variety of bankruptcy and insolvency-related matters. He regularly represents debtors and creditors in out-of-court business restructurings, chapter 11 bankruptcy cases, and bankruptcy-related litigation, but for the past decade he has devoted most of his practice to advising large financial institutions on bankruptcy compliance and bankruptcy-related regulatory matters. In addition, he has represented financial institutions in nationwide consumer bankruptcy litigation, regulatory enforcement matters and large-scale remediation projects, as well as through his time serving as interim in-house bankruptcy counsel for one of the largest financial institutions in the Fortune 100. Over the years, Mr. Hawkins has counseled clients on a wide range of consumer bankruptcy engagements, including designing and conducting risk assessments, drafting policies and procedures, scoping and implementing bankruptcy remediation projects, preparing comments to regulators on proposed regulations impacting bankruptcy, training client bankruptcy departments, auditing third-party bankruptcy vendors and counseling clients on bankruptcy operational issues. He 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.

Hon. Jennifer H. Henderson is a U.S. Bankruptcy Judge for the Northern District of Alabama in Tuscaloosa, sworn in on Feb. 16, 2015. Previously, she was a partner with Bradley Arant Boult Cummings LLP's Bankruptcy, Restructuring and Distressed Investing Practice Group in Birmingham, Ala., where she represented debtors and creditors in bankruptcy cases, out-of-court workouts and restructurings and bankruptcy-related litigation. Judge Henderson clerked for Hon. Thomas B. Bennet and is listed as a 2014 Alabama Super Lawyers "Rising Star." She received her B.A. *magna cum laude* from Birmingham-Southern College in 2001 and her J.D. *summa cum laude* from the University of Alabama School of Law in 2004, where she was a member of the Order of the Coif and a special works editor for the *Alabama Law Review*.

Adam D. Herring has served as associate general counsel for Consumer Law in the Executive Office for U.S. Trustees in Washington, D.C., since 2016. He oversees high-profile litigation involving the U.S. Trustee Program's civil enforcement priorities, including redressing abuse of the bankruptcy process by debtors, creditors and professionals, and provides legal and policy advice to program and department leadership. Previously, Mr. Herring was in private practice in Atlanta, representing parties in chapter 7, 11 and 13 bankruptcy cases and in bankruptcy and commercial litigation. He is a 2019 honoree of ABI's "40 Under 40" program, received a Director's Award from the U.S. Trustee Program, and was named Volunteer of the Year for the Atlanta Legal Aid Society in 2015. Mr. Herring currently serves as Newsletter Editor for ABI's Ethics and Professional Compensation Committee. He is a frequent speaker on bankruptcy and consumer matters and has authored published articles on a range of bankruptcy topics. Mr. Herring received his undergraduate degree with distinction from the University of North Carolina at Chapel Hill and his J.D. from Emory University School of Law.

Hon. Mary Jo Heston is a U.S. Bankruptcy Judge for the Western District of Washington in Tacoma, appointed on Jan. 31, 2017. Previously, she was a shareholder in the Seattle and Portland, Ore., offices of Lane Powell PC, where her practice involved commercial litigation and transactional matters with an emphasis on business reorganizations, international insolvency and the acquisition of troubled businesses and assets. Between 1988 and 1993, Judge Heston served as the first Region 18 U.S. Trustee, overseeing bankruptcy cases and fiduciaries in Washington, Oregon, Idaho, Alaska and Montana. She also is a former law clerk to a federal district court judge and a bankruptcy judge and a former estate administrator of the federal bankruptcy court. Judge Heston taught bankruptcy courses for more than 20 years at both Seattle University School of Law and University of Washington Law School. She is a 2001 Fellow of the American College of Bankruptcy and an active participant in both professional organizations and community service organizations, and she currently serves or has served in leadership positions for the National Conference of Bankruptcy Judges, ABI, INSOL International, the Washington State Bar Association's Debtor Creditor Section, the Turnaround Management Association, CARE and CENTS. Judge Heston is a frequent international, national and regional speaker and author on topics including international insolvency issues, creditors' rights issues, and commercial and consumer insolvency issues. Her recent community service efforts have focused on military and veterans' financial and bankruptcy-related issues through her service on the *Pro Bono* Committee of ABI's Veterans and Servicemembers Affairs Task Force. Judge Heston received her undergraduate degree *cum laude* from the University of Washington in 1975 and her J.D. *cum laude* from the Seattle University School of Law in 1980.

Henry E. Hildebrand, III has served as standing trustee for chapter 13 matters in the Middle District of Tennessee in Nashville since 1982 and as standing chapter 12 trustee for that district since 1986. He also is Of Counsel to the Nashville law firm of Belcher Sykes Harrington, PLLC. Mr. Hildebrand is a Fellow of the American College of Bankruptcy and the Nashville Bar Foundation. He is Board Certified in Consumer Bankruptcy Law by the American Board of Certification and serves on its faculty committee, and he is chairman of the Legislative and Legal Affairs Committee for the National Association of Chapter 13 Trustees (NACTT). In addition, he is on the board of directors for the NACTT Academy for Consumer Bankruptcy Education, Inc. and is an adjunct faculty member for the Nashville School of Law and St. Johns University School of Law. Mr. Hildebrand served as a commissioner on ABI's Commission on Consumer Bankruptcy. He received his undergraduate degree from Vanderbilt University and his J.D. from the National Law Center of George Washington University.

Hon. Whitman L. Holt is a U.S. Bankruptcy Judge for the Eastern District of Washington in Yakima, appointed on Nov. 1, 2019. Before taking the bench, he was a partner with Klee, Tuchin, Bogdanoff & Stern LLP in Los Angeles, where his bankruptcy practice included briefing multiple matters before the U.S. Supreme Court. Judge Holt is a co-author of *Bankruptcy and the Supreme Court: 1801-2014* (West Academic 2015) and of a series of commentaries about bankruptcy and the Supreme Court for the LexisNexis Emerging Issues Analysis project. He also is a contributing author for the *Collier on Bankruptcy* treatise and related standalone publications. Since 2015, Judge Holt has been a conferee of the National Bankruptcy Conference. In 2017, he was included in the American Bankruptcy Institute's inaugural list of the top "40 Under 40" bankruptcy, insolvency and restructuring professionals from around the world. Judge Holt received his undergraduate degree from Bates College and his J.D. from Harvard Law School.

Ariane R. Holtschlag is an attorney with FactorLaw 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.

Hon. Jeffery P. Hopkins is a U.S. Bankruptcy Judge for the Southern District of Ohio in Cincinnati, appointed in 1996 and reappointed in 2010. After graduating from law school, he clerked for Hon. Alan E. Norris on the U.S. Court of Appeals for the Sixth Circuit, then worked as an associate with Squire, Sanders & Dempsey, LLP, specializing in complex commercial litigation. In 1990, Judge Hopkins sought appointment as an Assistant U.S. Attorney and advanced to become chief of the Civil Division for the Southern District of Ohio. During his tenure on the bankruptcy court, he has served on several committees of the Judicial Conference of the United States and for bar-related and civic organizations. In 2002, the late Chief Justice William H. Rehnquist appointed Judge Hopkins to the Federal Judicial Center's Education Committee for bankruptcy judges. Chief Justice John G. Roberts, Jr. appointed him to the Advisory Committee on Bankruptcy Rules, for which he chaired

its Business Bankruptcy Subcommittee until 2009. Judge Hopkins serves as president of the Law and Leadership, co-convenor of the BLACCBA Round Table and board member of The National Underground Railroad Freedom Center. He formerly served on ABI's Board of Directors and the ABA's Business Bankruptcy Committee. He is a Fellow of the American College of Bankruptcy and a frequent lecturer on bankruptcy law, and he served as an adjunct professor at the University of Cincinnati College of Law. In 2010, Judge Hopkins received the William K. Thomas Distinguished Jurist Award from his alma mater, The Ohio State College of Law. He also is a past president of the National Conference of Bankruptcy Judges. Judge Hopkins received his A.B. in government and legal studies and anthro-sociology from Bowdoin College in 1982 and his J.D. in 1985 from The Ohio State University's Michael E. Moritz College of Law.

Hon. Barbara J. Houser is a U.S. Bankruptcy Judge for the Northern District of Texas in Dallas, now serving on recall status since her retirement in May 2020, and she is ABI's Immediate Past President. She previously was with Locke, Purnell, Boren, Laney & Neely in Dallas and became a shareholder there in 1985. In 1988, she joined Sheinfeld, Maley & Kay, P.C. as the shareholder-in-charge of the Dallas office and remained there until she was sworn in as a U.S. Bankruptcy Judge in 2000. While at Sheinfeld, Judge Houser led the firm's representation of clients in a variety of significant national chapter 11 cases. She lectures and publishes frequently, is a past chairman of the Dallas Bar Association's Committee on Bankruptcy and Corporate Reorganization, is a member of the Dallas, Texas and American Bar Associations, and is a Fellow of the Texas and American Bar Foundations. Judge Houser served as a contributing author to *Collier on Bankruptcy* for many years and taught creditors' rights as a visiting professor at the SMU Dedman School of Law. She was elected a Fellow of the American College of Bankruptcy in 1994, and in 1996, she was elected a conferee of the National Bankruptcy Conference. In 1998, the National Law Journal named Judge Houser as one of the 50 most influential women lawyers in America. After becoming a bankruptcy judge, she joined the National Conference of Bankruptcy Judges and served as its president from 2009-10. Judge Houser has received a variety of awards and honors since taking the bench, the Distinguished Alumni Award for Judicial Service from the SMU Dedman School of Law in February 2011, ABI's Judge William Norton Jr. Judicial Excellence Award in October 2014, and the Distinguished Service Award from the Alliance of Bankruptcy Inns of the American Inns of Court in October 2016. She also received the Distinguished Service Award from the American College of Bankruptcy in October 2021. Judge Houser has served the judiciary in a number of capacities during her 21 years on the bench, including as a member of the Judicial Conference Committee on the Administration of the Bankruptcy System for seven years, as a member of the faculty that the Federal Judicial Center selected to teach new bankruptcy judges for many years, and as a member of the board of directors of the Federal Judicial Center, which is chaired by Chief Justice John Roberts. In June 2017, she was appointed to serve as the leader of a five-federal-judge mediation team tasked with settling all of the issues in dispute in connection with the historic insolvency filings by the Commonwealth of Puerto Rico and certain related instrumentalities under Title III of PROMESA. Judge Houser received her undergraduate degree with high distinction from the University of Nebraska and her J.D. from Southern Methodist University Law School, where she was editor of its law review.

Hon. Guy R. Humphrey is a U.S. Bankruptcy Judge for the Southern District of Ohio in Dayton, appointed in 2007. Prior to his appointment, he practiced in the areas of debtor/creditor law, bankruptcy representation, receivership and litigation, representing a broad spectrum of clients, including individual debtors, business debtors, secured creditors, unsecured creditors, committees, and

purchasers of assets from financial institutions and bankruptcy estates. That representation spanned many industries, including manufacturing, real estate, lodging, retail, construction, restaurant and food service, transportation, utilities, financial institutions, and equipment sales and leasing. Judge Humphrey is a member of the National Conference of Bankruptcy Judges, ABI, the Thomas F. Waldron American Bankruptcy Law Forum, the American Bar Association, the Dayton Bar Association (Foundation Fellow) and the Federal Bar Association, and he served on the Bankruptcy Appellate Panel for the Sixth Circuit from 2013-18. In addition, he has served as a member of the Local Bankruptcy Rules Committee, the Bankruptcy Bench-Bar Conference Committee (Chair 2015-19) and the Complex Chapter 11 Procedures working group for the district. Both as a practitioner and as a judge, Judge Humphrey has been a presenter at numerous legal education seminars and conferences. Since being appointed, he has participated in the University of Dayton School of Law's externship program, as a presenter at the Law and Leadership Institute operated through the University of Dayton, and as a judge for the high school Robert N. Farquhar District Mock Trial Competition. Judge Humphrey received his undergraduate degree from Kent State University and his J.D. from The Ohio State University Moritz College of Law.

Hon. Laurel M. Isicoff is Chief Judge for the U.S. Bankruptcy Court for the Southern District of Florida in Miami, initially appointed on Feb. 13, 2006, and named chief judge on Oct. 1, 2016. She serves on the Judicial Conference Committee on the Administration of the Bankruptcy System. Judge Isicoff is a member of the *Pro Bono* Committee of the American College of Bankruptcy and is the immediate past chair of its Judicial Outreach Committee. She also currently serves as judicial chair of the *Pro Bono* Committee of the Business Law Section of the Florida Bar and is a member of the Florida Bar Standing Committee on *Pro Bono*. Prior to becoming a judge, Judge Isicoff specialized in commercial bankruptcy, foreclosure and workout matters both as a transactional attorney and litigator for 14 years with the law firm of Kozyak Tropin & Throckmorton, after practicing for eight years with Squire, Sanders & Dempsey, now known as Squire Patton Boggs. In private practice, she also developed a specialty in SEC receiverships involving Ponzi schemes. Following law school, Judge Isicoff clerked for Hon. Daniel S. Pearson at the Florida Third District Court of Appeals before entering private practice. She is a past president of the National Conference of Bankruptcy Judges and of the Bankruptcy Bar Association (BBA) of the Southern District of Florida, and, until she took the bench, chaired the BBA's *Pro Bono* Task Force. Judge Isicoff speaks extensively on bankruptcy around the country, and is committed to increasing *pro bono* service, diversity in the bankruptcy community and financial literacy. She received her J.D. from the University of Miami School of Law in 1982.

Dr. Jason Iuliano is an associate professor of law at the University of Utah S.J. Quinney College of Law in Salt Lake City and the COO of Lexria, a bankruptcy client form intake system. Previously, he was an assistant professor of law at Villanova University. Dr. Iuliano's research focuses on bankruptcy, student loan debt and consumer protection. He has also written on the federal courts and legal decision-making and has been published in more than a dozen journals, including the *University of Pennsylvania Law Review*, *Duke Law Journal*, *Michigan Law Review*, *Notre Dame Law Review*, *Vanderbilt Law Review* and *American Bankruptcy Law Journal*. In addition, his scholarship has been featured in numerous media outlets, such as *The New York Times*, the *Wall Street Journal*, *U.S. News & World Report*, *Bloomberg*, *Forbes* and the *Chicago Tribune*. Dr. Iuliano received his J.D. from Harvard Law School, where he was a co-founder and editor-in-chief of the *Harvard Business Law Review*, and his Ph.D. in politics from Princeton University.

Hon. Karen S. Jennemann is a U.S. Bankruptcy Court Judge for the Middle District of Florida in Orlando. She was initially appointed in November 1993 and served as chief judge from Oct. 1, 2011, to Sept. 30, 2015. Prior to her judicial appointment, Judge Jennemann was a shareholder in the law firm of Mahoney Adams & Criser, P.A. in Jacksonville, Fla., where she specialized in bankruptcy law. Prior to that, she was an associate at Smith Hulsey & Busey in Jacksonville, Fla., and also served as a law clerk to Hon. Robert Doumar of the U.S. District Court for the Eastern District of Virginia in Norfolk. Judge Jennemann received her J.D. from the Marshall Wythe School of Law at the College of William and Mary, her Masters in Liberal Studies from Rollins College and her undergraduate degree from Northern Arizona University in Flagstaff.

Derek C. Julius is an assistant director with the U.S. Department of Justice, Civil Division, Office of Immigration Litigation (OIL) – Appellate Section in Washington, D.C., and is president of DOJ Pride (the Department’s LGBTQ+ employee resource group). He joined the department through the Attorney General’s Honors Program as an attorney advisor to immigration courts in Las Vegas, Florence, Ariz., Boston and Hartford, Conn. He then joined OIL’s District Court Section as a trial attorney and later served as a trial attorney and senior litigation counsel at OIL’s Appellate Section. Mr. Julius has completed details to the Department’s Commercial Litigation Branch – Fraud Section and the Department of Homeland Security’s Office of the General Counsel as the acting deputy associate general counsel for the Legal Counsel Division. In addition he has presented on a number of topics, including managing diverse workforces, unconscious bias and improving LGBTQ+ inclusion in the workplace. His participation on this panel is in his personal capacity; any views expressed are his and should not be attributed to the U.S. Department of Justice. Mr. Julius earned his B.A. *summa cum laude* from DePaul University in 2003), his J.D. *magna cum laude* from Indiana University in 2006, and his M.St. with distinction in international human rights law from Oxford University in 2021. He also holds an executive certificate in public policy from the Harvard Kennedy School of Government (2019). Mr. Julius’s participation on this panel is in his personal capacity; any views expressed are his and should not be attributed to the U.S. Department of Justice.

Jay S. Jump is the founding principal of The Jump Law Group, a consumer bankruptcy firm in Pasco, Wash., as well as CEO of 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.

Judy A. Keenan is director of the U.S. Equal Employment Opportunity Commission in New York. She has more than 20 years of experience in strategic planning, critical analysis and problem solving to ensure organizations meet and exceed their objectives. To that end, she collaborates with IT

specialists and staff to ensure effective use of technology, and she employs strategies to prevent or resolve conflict through coaching and a variety of other techniques to lead high-achieving teams that consistently surpass expectations. As a member of federal senior executive service, Ms. Keenan enforces federal laws prohibiting employment discrimination, including Title VII of the Civil Rights Act of 1964, The Americans with Disabilities Act as amended, The Genetic Information Non-Discrimination Act, The Age Discrimination in Employment Act and The Equal Pay Act. She is responsible for all EEOC operations in the New York District encompassing the New England states, New York and northern New Jersey, protecting the rights of more than 21 million private-sector employees and close to half a million federal employees. Ms. Keenan was previously a trial attorney at several law firms. She received her B.S. in economics with a focus on labor studies in 1980 from Eastern Michigan University and her J.D. in 1983 from Wayne State University Law School.

Hon. Sandra R. Klein is a U.S. Bankruptcy Judge for the Central District of California in Los Angeles, appointed in April 2011. Prior to her appointment to the bench, she worked for more than 13 years for the U.S. Department of Justice, most recently as the acting assistant director of the Office of Criminal Enforcement of the U.S. Trustee Program, where she focused nationally on increasing detection and prosecution of criminal conduct in the bankruptcy system. From 2003-09, Judge Klein was a bankruptcy fraud criminal coordinator with the U.S. Trustee Program, responsible for assisting federal law enforcement agents and assistant U.S. attorneys with bankruptcy-related investigations and prosecutions. From 1997-2003, she was a special assistant U.S. attorney in the Central District of California (on permanent detail from the U.S. Trustee Program), where she focused on complex white collar crime cases and bankruptcy fraud cases in particular. Before joining the DOJ, Judge Klein served as a litigation associate with O'Melveny & Myers LLP and began her legal career clerking for Hon. Arthur L. Alarcón of the Ninth Circuit Court of Appeals and Hon. Lourdes G. Baird of the Central District of California. Judge Klein is a member of the Board of Directors of the Federal Bar Association, Los Angeles Chapter, a member of the Board of Governors of Loyola Law School, and a community member of the Girl Scouts of Greater Los Angeles Board Development Committee. From 2010-20, she was a member of the Women Lawyers Association of Los Angeles (WLALA) Board of Governors. Judge Klein has received numerous awards, including the 2018 National Conference of Bankruptcy Judges Public Outreach Award, the 2018 WLALA Distinguished Service Award, and the 2019 Girl Scouts of Greater Los Angeles Woman of Distinction Award. She received her Bachelor's degree *magna cum laude* in music education from the University of Lowell in Massachusetts, her J.D. *magna cum laude* from Loyola Law School in Los Angeles, where she was admitted to the Order of the Coif and served as a senior note and comment editor for the *Loyola International and Comparative Law Journal*, and her M.B.A. with honors from UCLA's Anderson School of Management in Los Angeles.

Amy H. Koltz is president, executive director and a mediator for Metro Milwaukee Mediation Services, Inc. (d/b/a Mediate Wisconsin), a 501(c)(3) nonprofit organization in Brookfield, Wis. The organization administers such housing mediation programs as the Landlord-Tenant Mediation Program, the Metro Milwaukee Foreclosure Mediation Program and the Wisconsin Foreclosure Mediation Network. Ms. Koltz is an adjunct professor at Marquette University Law School, where she teaches workshops on client interviewing and counseling, mediation advocacy and negotiation. She also is a roster mediator for the Mortgage Modification Mediation Program through the Eastern and Western District of Wisconsin Bankruptcy Courts. Ms. Koltz is a former chair of the Wisconsin State Bar's Dispute Resolution Section Board and continues to serve on the board chairing its Mediation

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Mark Lanterman is the chief technology officer of Computer Forensic Services in Hopkins, Minn. Before entering the private sector, he was a member of the U.S. Secret Service Electronic Crimes Taskforce. Mr. Lanterman has 28 years of security and forensic experience and has testified in more than 2,000 cases. He also is faculty for the Federal Judicial Center in Washington, D.C., the National Judicial College in Reno, Nev., the University of Minnesota and the Mitchell Hamline Law School. In addition, he is a professor in the cybersecurity program at the St. Thomas School of Law in Minneapolis. Mr. Lanterman has provided training in digital evidence, computer forensics and cyber security to the U.S. Supreme Court. He has also presented to the Eighth and Eleventh Circuit Federal Judicial Conferences, as well as numerous state and federal Judicial Conferences across the U.S. He is a member of the Minnesota Lawyers Professional Responsibility Board and chairs its Opinions Committee. Mr. Lanterman completed his postgraduate studies in cybersecurity at Harvard University and is certified as a Seized Computer Evidence Recovery Specialist (SCERS) by the Department of Homeland Security.

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 direc-

tors 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.

Prof. Adam J. Levitin is the Anne Fleming Research Professor and Professor of Law at Georgetown University Law Center in Washington, D.C., where he teaches courses in bankruptcy, commercial law and financial regulation. Before joining Georgetown faculty, he practiced in the Business Finance & Restructuring Department of Weil, Gotshal & Manges, LLP, and clerked for Hon. Jane R. Roth on the U.S. Court of Appeals for the Third Circuit. Prof. Levitin has also previously served as the Bruce W. Nichols Visiting Professor of Law at Harvard Law School, as the ABI Robert N. Zinman Scholar in Residence, as special counsel to the Congressional Oversight Panel for the Troubled Asset Relief Program, and on the Consumer Financial Protection Bureau's Consumer Advisory Board. A laureate of the American Law Institute's Young Scholar's Medal, he has testified before Congress more than 30 times and is the author of numerous books and articles. Prof. Levitin is also a elected member of the American Law Institute and a Fellow of the American College of Consumer Financial Services Lawyers. He received his A.B. *magna cum laude* in Near Eastern languages and civilizations and history from Harvard College, his A.M. and M.Phil. in history from Columbia University, and his J.D. *cum laude* from Harvard Law School.

Jon J. Lieberman is a partner at Sottile & Barile LLC in Cincinnati 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. Christopher M. López is a U.S. Bankruptcy Judge for the Southern District of Texas in Houston, sworn in on Aug. 14, 2019. He was previously counsel in the Business, Finance and Restructuring Department of Weil, Gotshal & Manges and had been involved in a number of significant chapter 11 cases in Houston and across the country. Judge López is a member of the State Bar of Texas and the Houston Bar Association. He is also a member of the Honorable Arthur L. Moller/David B. Foltz, Jr. American Inn of Court and has studied cross-border and banking issues in Mexico. Judge López is a member of the board of directors of the Hispanic Bar Association of Houston. He received his B.A. in psychology in 1996 from the University of Houston, his M.A. in theology in 1999 from Yale University and his J.D. in 2003 from the University of Texas School of Law, where he was a member of the *Texas International Law Journal* and elected permanent class president for the class of 2003.

Prof. Lois R. Lupica is a visiting professor of the practice of law at the University of Denver Sturm College of Law in Denver and an internationally recognized expert in access to civil justice and legal innovation strategies. She is currently an affiliated faculty member at the Harvard Law School Access to Justice Lab and co-principal investigator of the Financial Distress Research Study and of the Princeton University Debt Collection Lab, and she was principal investigator of the Apps for Justice Project. In 2019, Prof. Lupica served as Fulbright Senior Scholar at the University of Melbourne in Melbourne, Australia, where she researched access to justice and legal design. Prior to joining the law school, she was the Maine Law Foundation Professor of Law at the University of Maine School of Law and director of the Affordable Housing Initiative at Seton Hall Law School. Prof. Lupica served a term as ABI's Resident Scholar and has received numerous honors and awards, and she has published articles on a variety of topics including the bankruptcy system, consumer finance, securitization, property and contract theory, secured transactions and legal ethics. In addition, she co-authored a leading casebook, *Bankruptcy Law & Practice*. Previously, Prof. Lupica practiced business and commercial law at White & Case, Arnold & Porter and Thompson and Knight in New York. She received her B.S. in consumer economics from Cornell University and her J.D. *magna cum laude* from Boston University School of Law.

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. Judge Lynch is the chair of the NCBJ's Liaison Committee with the U.S. Trustee. He is also the Ninth Circuit representative to the Bankruptcy Judges Advisory Group. In 2018, Judge Lynch was selected by the NACTT to receive the Hon. Ralph Kelley Award for contributions to the chapter 13 community and the NACTT. Prior to his service as a bankruptcy judge, he was the chapter 13 trustee for the Portland Division of the District of Oregon bankruptcy court and the standing chapter 12 trustee for Oregon. Prior to that, practiced in the fields of bankruptcy law and creditors' rights. Judge Lynch received his J.D. in 1975 from Georgetown University Law Center.

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.

James McCauley is the ethics counsel for the Virginia State Bar in Richmond, Va., where he serves as staff liaison to the Virginia State Bar's Standing Committee on Legal Ethics and manages the staff in its Legal Ethics Department and Legal Ethics Hotline. He served on the faculty of the Virginia State Bar's Mandatory Professionalism Course from 2004-10, and for 15 years he taught professional responsibility at the T.C. Williams School of Law in Richmond. Mr. McCauley served on the American Bar Association's Standing Committee on Legal Ethics and Professionalism from 2008-11. In 2018, he was elected "Leader of the Year" in *Virginia Lawyers Weekly's* "Leaders in the Law" awards program. Mr. McCauley chairs the Public Statements Committee for the Association of Professional Responsibility Lawyers and is a Fellow of the Virginia Law Foundation and American Bar Foundation. From 2014-20, he served on the board of directors for the Virginia Judges and Lawyers Assistance Program (VJLAP), formerly Lawyers Helping Lawyers. Mr. McCauley is the 2021 recipient of the Travers Scholar Award, presented by the Real Property Section of the Virginia State Bar and Virginia Continuing Legal Education. He received his B.A. *cum laude* in political science from James Madison University in 1978 and his J.D. from the University of Richmond in 1982, where he was a member of its law review.

Hon. Catherine P. McEwen is a U.S. Bankruptcy Judge for the Middle District of Florida in Tampa, appointed by the Eleventh Circuit Court of Appeals on Aug. 22, 2005, and an adjunct professor at Western Michigan University Cooley Law School. She is the first female judge appointed in her district. Prior to becoming a judge, she was in private practice for almost 23 years in Tampa and was a solo practitioner from 2001 until the date of her appointment to the bench. Before opening her solo practice, she was a shareholder of Akerman Senterfitt & Eidson, P.A., formerly known as Moffitt, Hart & Herron, P.A., where she practiced law from 1982-2001 in its Tampa office, concentrating on commercial litigation with an emphasis on representing parties in bankruptcy cases. Judge McEwen was elected into the American Law Institute in 2012. Among her other honors are the Stetson University College of Law Distinguished Alumnus Award (2007), Hillsborough County Bar Association Jimmy Kynes Pro Bono Service Award (2008), the Stetson University College of Law J. Ben Watkins Award (2009), the Florida Association for Women Lawyers Leaders in the Law inaugural class designation (2010), the Tampa Bay Hispanic Bar Association's Luis "Tony" Cabassa Award (2012), the George Edgecomb Bar Association's Delano S. Stewart Diversity Award (2015), the inaugural Florida Supreme Court Chief Justice's Distinguished Federal Judicial Service Award (2016), the Stetson Lawyers Alumni Association Ben C. Willard Award (2016), the University of South Florida Distinguished Alumna Award (2016) and the Bay Area Legal Services Inc. Judge Don Castor Justice Award (2016). In 2017, Judge McEwen was appointed by Chief Justice John Roberts, Jr. to serve a two-year term as the nonvoting bankruptcy judge observer to the Judicial Conference of the United States, which ended on Sept. 30, 2019. Prior to becoming a lawyer, she was a sportswriter from 1975-79 for the *Tampa Tribune* and the *Tampa Times*. Judge McEwen received her B.A. in political science from the University of South Florida in 1979 and her J.D. *cum laude* from Stetson University in 1982.

Faiq M. Mihlar is co-managing member and partner at Heavner, Byers & Mihlar, LLC in Decatur, Ill., where he oversees the firm's bankruptcy practice, representing creditors in all aspects of chapters 7, 11, 12 and 13 proceedings. He has more than 20 years of experience representing creditors in litigation and providing general counsel relating to banking and real estate matters, including assisting banks with large commercial transactions and providing litigation services. Additionally, Mr. Mihlar oversees the firm's Missouri collection practice and represents creditors in residential

mortgage foreclosure practice and ordinance violations/condemnation proceedings. His memberships include ABI and the Mortgage Bankers Association, National Association of Retail Collection Attorneys, Illinois State Bar Association, Missouri State Bar Association, Bankruptcy Association of Southern Illinois and Decatur Bar Association. Mr. Mihlar is a frequent national speaker on bankruptcy, mortgage foreclosure and related topics for the National Conference of Bankruptcy Judges, IICLE, BASIL, ABI, ISBA, Lorman Education Services and Pincus Professional Education. He is licensed to practice in Illinois and Missouri, and in the federal courts for the Northern, Central and Southern Districts of Illinois and the Western District of Missouri. Mr. Mihlar is a current member of the Chapter 13 Local Rules Subcommittee for the Southern District of Illinois and is chairman of the committee developing a Chapter 13 Model Plan for the Springfield Division, appointed by Hon. Mary Gorman of the U.S. Bankruptcy Court for the Central District of Illinois. He has served as member of the Northern District of Illinois Bankruptcy Court Liaison Committee and as co-chair of ABI's Chicago Annual Consumer Bankruptcy Conference. Mr. Mihlar was appointed to the Chapter 7 Committee of ABI's Commission on Consumer Bankruptcy. He received his undergraduate degree from Southeast Missouri State University in 1993 and his J.D. from Southern Illinois 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 Liaison 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.

Cathleen C. Moran is a practitioner with the Moran Law Group in Redwood City, Calif., and has practiced bankruptcy law on the San Francisco Peninsula for more than four decades. She is a bankruptcy specialist, certified by the California State Bar Board of Legal Specialization, and served as a member of the state bar's Bankruptcy Law Advisory Board. Ms. Moran pioneered the use of the internet to explain bankruptcy to the public starting in 1998 with BankruptcyinBrief.com. She currently writes BankruptcySoapbox.com and BankruptcyMastery.com. A longtime member of the National Association of Consumer Bankruptcy Attorneys, Ms. Moran currently serves on the board of The NACTT Academy for Consumer Bankruptcy Education. She received her J.D. from the University of California, Hastings, College of the Law.

Hon. Cecelia G. Morris is Chief U.S. Bankruptcy Judge for the Southern District of New York in Poughkeepsie, initially appointed on July 1, 2000, and named Chief Judge on March 1, 2012. Prior to her appointment to the bench, she served as an assistant district attorney in the Child Support Recovery Unit of the Spalding Judicial District Attorney's Office in Griffin, Ga. She also worked in private practice and served as clerk of court for the U.S. Bankruptcy Court for the Southern District of New York from 1988-2000, one of the first districts to implement the electronic filing of documents. Chief Judge Morris has led efforts by attorneys representing debtors and secured creditors to implement a model chapter 13 plan and order, and a detailed worksheet that requires disclosure of arrearages and other current mortgage information as part of a motion seeking relief from the

automatic stay concerning residential real estate and cooperative apartments. She also collaborated with other judges and practitioners to develop loss-mitigation procedures for residential real estate, resulting in the adoption of a court-supervised program that is the first of its kind in the U.S. Chief Judge Morris serves as an editor of treatise on bankruptcy being developed by Bloomberg Law, and 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. Chief Judge Morris has testified before Congress and served on the Bankruptcy Judges Advisory Board to the Administrative Office of the U.S. Courts. She teaches bankruptcy ethics at St. John's University's LL.M. in Bankruptcy program, and currently serves 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. She is also a board member of Tina's Wish, which is dedicated to funding groundbreaking research for the early detection and prevention of ovarian cancer. Chief 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.

Nicole M. Noel is a shareholder at Kass Shuler, P.A. in Tampa, Fla., where she has been practicing in the fields of bankruptcy, creditors' rights and insolvency, real estate, consumer and business litigation since 2009. She heads the Bankruptcy practice group for the firm and handles cases throughout the state of Florida in all districts. Ms. Noel is a member of ABI, the Tampa Bay Bankruptcy Bar Association (TBBBA), The Florida Bar and the American Legal and Financial Network. She also chairs the Bankruptcy Practice Group for the American Legal and Financial Network (ALFN) and formerly chaired the Case Law Update Subcommittee for the Real Property Finance and Lending Committee of the Real Property Probate and Trust Law Section of the Florida Bar. Ms. Noel is the treasurer for the TBBBA for the 2021-22 Bar year. She recently authored a chapter on bankruptcy in *Florida Foreclosure Law*, published by Fastcase. Ms. Noel is active in the community and is an adjunct professor at St. Petersburg College and Hillsborough Community College, teaching bankruptcy, business law and civil litigation. She participated in the 2016 NextGeneration program, held during the National Conference of Bankruptcy Judges (NCBJ), and she was honored to become a Fellow for the Florida Bar Leadership Academy. In addition, she has been named one of ALFN's Junior Professionals and Executives Group (JPEG)'s standout young professionals to watch in 2016. Ms. Noel received her undergraduate degree from Florida State University and her M.B.A. and J.D. from Stetson University School of Business Administration and Stetson University College of Law, respectively.

Randy Nussbaum is an attorney with Sacks Tierney P.A. in Scottsdale, Ariz., and has assisted individuals and businesses with complex bankruptcy protection (debtor and creditor), transaction and litigation matters for nearly 40 years. He has represented secured and unsecured creditors, surety companies, creditors' committees, lessors, professional athletes, doctors, lawyers, and trustees in chapter 7, 11 and 13 proceedings, including adversary actions (bankruptcy litigation). The cases have involved such diverse matters as real estate, construction, manufacturing, trucking, asset-based

lending, bankruptcy related to divorce, and high-value and complex individual bankruptcies. Mr. Nussbaum is a Certified Bankruptcy Specialist by the Arizona Board of Legal Specialization and is Board Certified in Business Bankruptcy Law by the American Board of Certification. He has been named to the *Super Lawyers* “Top 50” list of Arizona attorneys multiple times and has been listed in *The Best Lawyers in America* annually since 2010; he was selected as its “Lawyer of the Year” (Scottsdale) for Bankruptcy and Creditor Debtor Rights in 2019 and for Bankruptcy Litigation in 2021. Mr. Nussbaum is a 1990 graduate of Scottsdale Leadership and has volunteered for the organization for nearly 30 years, serves on its advisory board, and is a recipient of the prestigious Frank W. Hodges Alumni Achievement Award. He also served as a Sterling Awards Jurist for the Scottsdale Chamber of Commerce and received the Chamber’s Volunteer of the Year Award for 2017. In 2018, he was inducted into the Scottsdale History Hall of Fame. Mr. Nussbaum received his B.A. *cum laude* and in 1977 his J.D. in 1980 from Arizona State University, graduating in the top 25 percent of his class.

Julie Philippi is the standing chapter 13 trustee for the Western District of New York in Buffalo, and has spent most of her career representing consumer debtors in chapter 7, 12 and 13 cases. Prior to her appointment, she was a staff attorney for Rod Danielson, chapter 13 trustee for the Riverside Division of the Central District of California, from 2002-07. Ms. Philippi also has experience in chapter 11 cases, bankruptcy litigation and chapter 7 trustee representation. She was formerly certified as a specialist in Bankruptcy Law by the State Bar of California and is Board Certified in Consumer Bankruptcy Law by the American Board of Certification. Ms. Philippi received her B.A. in international studies from the University of South Carolina and her J.D. from the University of California, Berkeley, Boalt Hall School of Law.

Ryan J. Richmond is a partner at the New Orleans-based law firm of Sternberg, Naccari & White, LLC, where his practice focuses on small business clients, both in and out of bankruptcy. Since 2020, he has served as a subchapter V trustee throughout Louisiana. Mr. Richmond clerked for Hon. Douglas D. Dodd from 2006-07. He received his J.D. in 2006 and his M.B.A. in 2015 from Louisiana State University.

Kelly K. Roberts is a bankruptcy and business law attorney with Roberts Law, PLLC in Sarasota, Fla. In addition to representing businesses throughout the state, her practice includes representing consumer bankruptcy debtors in chapters 7 and chapter 13 cases, and creditors, guarantors and interested parties in all bankruptcy chapters and adversary proceedings. Ms. Roberts previously practiced in Miami until 2018, at which time she relocated to Sarasota and opened her own firm. She is rated AV-Preeminent by Martindale-Hubbell, has been selected as a *Florida Super Lawyers* Rising Star in Consumer Bankruptcy for seven consecutive years, and was named a 2020 and 2021 *SRQ Magazine* Top Attorney in the area of Bankruptcy and Workout. Ms. Roberts has served as a Florida Bar Business Law Section Fellow, a Barrister Member of the Judge John M. Scheb American Inn of Court, a director for the Florida Association of Women Lawyers’ Sarasota Chapter, and on the steering committee for the University of Miami Bankruptcy Skills Workshop, an annual continuing legal education program benefiting the Louis Phillips Scholarship Fund, which provides scholarships for law students interested in bankruptcy practice. She is currently leading a Florida Bar Business Law Section study group examining how the Florida’s exemption statutes compare to other states and

whether modifications to the statutes would benefit Florida debtors and the administration of cases. Ms. Roberts received her J.D. from the University of Miami School of Law in 2010.

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.

Keith L. Rucinski, CPA is the chapter 13 trustee for the Northern District of Ohio in Akron, appointed in October 2008. He has served as an expert witness in bankruptcy for private attorneys, state prosecutors and the U.S. Department of Justice. Mr. Rucinski has taught more than 30 graduate and undergraduate courses in taxes, financial statement analysis, accounting and business law, and he has published several articles in the areas of bankruptcy and accounting. In addition, he has been a seminar speaker for numerous local and national organizations. Mr. Rucinski is a member of ABI and the National Association of Chapter 13 Trustees, Ohio State Bar Association, Ohio Society of CPAs, Akron Bar Association and Federal Bar Association, and he is a life member of the Sixth Circuit Judicial Conference. He received his B.S. in business administration with a concentration in finance from the University of Akron and his J.D. from the University of Akron School of Law.

Summer M. Shaw is the founder of Shaw & Hanover PC, a bankruptcy boutique law firm serving Southern California with its main office located in Palm Desert, Calif. She is a Bankruptcy Specialist certified by the State Bar of California and represents creditors and debtors in chapter 7, 11, 12 and 13 bankruptcy proceedings and litigation matters. Ms. Shaw is admitted to practice in all state and federal courts in California, handling appeals in district court and the Ninth Circuit BAP. She also is admitted to practice before the U.S. Ninth Circuit Court of Appeals and the Tenth Circuit Court of Appeals with experience in handling appeals in both circuits. Ms. Shaw is a very active member of the bankruptcy bar, presently serving as a board member of the Inland Empire Bankruptcy Forum and having served as a past president and program chair. She has also served as an education co-chair for the Consumer Education Programs at the Annual California Bankruptcy Forum Conferences for 2016 and 2019, and she has been invited to speak at various education programs covering secured debt litigation, small business bankruptcies, individual chapter 11s, and bankruptcy law and cross-over issues with civil litigation, family law, probate law and criminal law. Ms. Shaw is a member of the Board of Trustees for the Desert Bar Association, and she is one of the founders and co-chairs of its Real Estate, Business, and Bankruptcy subsection. In addition, she is a professor of bankruptcy law at the California Desert Trial Academy (CDTA). Ms. Shaw was selected as a member of the inaugural class of ABI's "40 Under 40" in 2017, and in 2018, she received the National Association of Consumer Bankruptcy Attorney's National Distinguished Service Award. She has also been named one of *Palm Springs Life Magazine's* Top Bankruptcy Lawyers and was honored to be a part of the 2015 and 2016 Central District of California Bankruptcy Court's *Pro Bono* Honor Roll. Ms. Shaw received her B.S. in political science with a minor in law and society from the University of California, Riverside and her J.D. from Western State College of Law.

Elizabeth E. Stephens is Of Counsel with Sullivan Hill Lewin Rez & Engel and serves as managing attorney of its Las Vegas office. She practices in the area of insolvency and bankruptcy and has represented panel trustees, debtors and creditors in bankruptcy courts for more than 25 years. Ms. Stephens has successfully litigated before the Ninth Circuit, the Ninth Circuit Bankruptcy Appellate Panel, the courts of the District of Nevada and the Supreme Court of the State of Nevada, and the State of Wisconsin. She also is admitted to practice before the U.S. Supreme Court. Previously, Ms. Stephens was an assistant state public defender for the State of Wisconsin in the Appellate Division, where she litigated hundreds of criminal appeals in the state and federal courts. She also represented consumer debtors in chapter 7 and 13 bankruptcies. Ms. Stephens is a past co-chair of ABI's Consumer Bankruptcy Committee and Legislation Committee, and she has authored many articles that have appeared in ABI publications. She received her B.A. in 1969 from Alverno College, her M.A.L.S. in 1971 from the University of Wisconsin and her J.D. *cum laude* in 1984 from Marquette University Law School, where she was a staff editor of the *Marquette Law Review*.

Rachael A. Stokas is a supervising bankruptcy attorney at Codilis & Associates P.C. in Burr Ridge, Ill., and practices bankruptcy law in Illinois, Wisconsin, Missouri, Texas and Indiana. She has been with Codilis for nearly 20 years and has been the supervising attorney over its Bankruptcy team since 2016. Ms. Stokas is an experienced creditors' rights practitioner in the fields of bankruptcy, mediation, foreclosure, real estate and eviction. She has been a member of the Illinois Bar since February 2002 and a member of the Missouri Bar since October 2008, and she is admitted to practice in the U.S. District Courts of Northern, Central and Southern Illinois, Eastern and Western Missouri and Wisconsin, Southern Indiana, and Eastern, Northern and Southern Texas. She has served on the Northern District of Illinois Bankruptcy Liaison Committee and is currently an active participant on the Eastern District of Wisconsin's Bench Bar Committee. Additionally, she is an active member of ABI, the Illinois Bar Association and Phi Alpha Delta Law Fraternity. Ms. Stokas received her B.A. from Emory & Henry College and her J.D. from the University of Dayton School of Law.

Hon. Elizabeth S. Stong has served as a U.S. Bankruptcy Judge for the Eastern District of New York in Brooklyn since 2003. Prior to her appointment to the bench, she was a litigation partner and associate at Willkie Farr & Gallagher in New York, an associate at Cravath, Swaine & Moore, and law clerk to Hon. A. David Mazzone, U.S. District Judge in the District of Massachusetts. Judge Stong is a member of the Council on Foreign Relations, the Advisory Committee to Columbia University's Committee on Global Thought and the Advisory Board of the ABA Center for Human Rights, and she holds leadership roles in the Practising Law Institute, PRIME Finance, the New York City Bar Association, the New York County Lawyers Association, and the ABA's Business Law Section, International Law Section and Judicial Division, among other organizations. Judge Stong's past positions include president of the Harvard Law School Association, chair of the NCBJ International Judicial Relations Committee, and chair of the New York City Bar's ADR Committee. She also served on the ABA's Standing Committee on *Pro Bono* and Public Service, Standing Committee on the American Judicial System, Standing Committee on Continuing Legal Education, Commission on Women in the Profession, and Commission on Homelessness and Poverty. Judge Stong has trained judges in Central Europe, North, Central and West Africa, the Middle East and the Arabian Peninsula with the U.S. Commerce Department, the World Bank and INSOL. She also has consulted with the Supreme Court of China and People's High Courts in Beijing and Guangzhou, and led judicial workshops in Cambodia, Argentina, Brazil and Chile. She received the ABA Glass Cutter Award, the NYIC Hon. Cecelia Goetz Award, the Brooklyn Bar Association's Freda Nisnewitz Award for Pro

Bono Service, and the MFY Legal Services Scales of Justice Award. Judge Stong is an adjunct professor at Brooklyn Law School. She received her A.B. *magna cum laude* from Harvard University and her J.D. from Harvard Law School, where she received the Williston Prize, and she studied at the Université des Sciences Sociales in Toulouse, France, as a Rotary Foundation Graduate Fellow.

Justin R. Storer is a partner at the Law Office of William J. Factor, Ltd. in Chicago and has focused his practice in bankruptcy court and bankruptcy appellate work. He regularly represents debtors, creditors and trustees in complex chapter 7 and chapter 13 cases, and represents struggling small businesses in chapter 11. Mr. Storer has obtained significant victories for debtors and trustees in bankruptcy court, district court and the Seventh Circuit Court of Appeals. He has chaired the Chicago Bar Association's Bankruptcy and Reorganization Committee, has been an *Illinois Super Lawyers* "Rising Star" in consumer bankruptcy every year since 2013, and is the proud recipient of Chicago Volunteer Legal Services' 2019 "Distinguished Service" award for his work helping veterans and low-income individuals navigate the bankruptcy system. Mr. Storer received his J.D. from DePaul University College of Law.

Hon. Kathy A. Surratt-States is Chief Bankruptcy Judge for the Eastern District of Missouri in St. Louis, initially appointed on March 17, 2003, and named Chief Judge on Feb. 1, 2013. 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.

Kesha Tanabe is a bankruptcy attorney with Tanabe Law in Minneapolis and is licensed in North Dakota, Minnesota and New York. She started her career as an assistant attorney general in New York. Prior to starting her own firm about five years ago, Ms. Tanabe was a partner at ASK LLP, Maslon LLP and Faegre Baker Daniels. She is also a professor of bankruptcy law at the University of St. Thomas Law School, a member of the editorial board of the MSBA's *Bankruptcy Bulletin* and a co-founder of the Minnesota Chapter of IWIRC, and she served as a Special Projects Leader for ABI's Bankruptcy Litigation Committee. She was recently appointed to serve as a subchapter V trustee in Region 12. Ms. Tanabe is a graduate of the London School of Economics and received her J.D. from Cardozo School of Law.

John N. Tedford, IV is a partner with Danning, Gill, Israel & Krasnoff, LLP in Los Angeles and has represented debtors, creditors, trustees and receivers in bankruptcy and other insolvency mat-

ters for nearly 20 years. He represents clients in all California state and federal courts, particularly bankruptcy courts. He is also a member of the bar of the U.S. Supreme Court. Mr. Tedford is a frequent speaker and writer about trending issues in the field. He is a regular contributor of e-Bulletins published by the Insolvency Law Committee of the California Lawyers Association's Business Law Section, and his articles have been published in the *California Bankruptcy Journal*, *ABI Journal* and *Norton's Annual Survey of Bankruptcy Law*. Mr. Tedford is a Lawyer Representative to the Ninth Circuit Judicial Conference, secretary of the Financial Lawyers Conference's Board of Governors and treasurer of the California Bankruptcy Forum. He also was president of the Los Angeles Bankruptcy Forum and co-chair of its Insolvency Law Committee from 2017-18. Mr. Tedford received his B.S. in business administration in 1996 from the University of Southern California and his J.D. in 1999 from the University of Southern California Gould School of Law.

Hon. Deborah L. Thorne is a U.S. Bankruptcy Judge for the Northern District of Illinois in Chicago, appointed on Oct. 22, 2015. Prior to joining the bench, she was a partner in the Chicago office of Barnes & Thornburg LLP, where she was a member of its Financial Insolvency and Restructuring Department. Her practice included the representation of creditors and other parties in insolvency proceedings, and she frequently served as a federal equity receiver in commodity fraud cases brought by the Commodity Futures Trading Commission. In addition, she co-chaired the Women's Initiative for the firm. Judge Thorne is past chair of the Chicago Bar Association Bankruptcy and Restructuring Committee and past chair of the Bankruptcy Committee for the Seventh Circuit Bar Association. She currently serves as ABI's Vice President-Communications and Information Technology and is the author of ABI's *The Preference Defense Handbook: The Circuits Divided* and a co-author of its *Interrupted! Understanding Bankruptcy's Effects on Manufacturing Supply Chains*. Judge Thorne is a member of the Board of Governors for the Seventh Circuit Bar Association and a Fellow of the American College of Bankruptcy. She is included in *The Best Lawyers in America* in the area of bankruptcy and creditor/debtor rights law, is recognized as a Leading Lawyer in Illinois, and has been recognized by *Illinois Super Lawyers* every year since 2003. For seven years, she chaired Women Employed, a Chicago nonprofit policy organization focused on improving the lives of low-wage women through enhancing access to post-secondary education and improving job quality. She remains on the Board of Women Employed and co-chairs its Governance Committee. Judge Thorne received her B.A. from Macalester College, her M.A.T. from Duke University and her J.D. with honors from Illinois Institute of Technology Chicago-Kent College of Law.

Hon. Alan S. Trust is Chief U.S. Bankruptcy Judge for the Eastern District of New York in Central Islip, initially appointed on April 2, 2008, and named Chief Judge on Oct. 1, 2020. He has been an adjunct professor of law at the St. John's University School of Law since 2009. Judge Trust served a two-year term as president of the Eastern District of New York Chapter of the Federal Bar Association, and serves as CLE Committee co-chair. He is a past chair of the Bankruptcy Law Section of the Federal Bar Association and a member of the board of directors of that Section, and has served as the CLE Committee chair. Judge Trust is a member of the *ABI Journal's* Editorial Board and is a coordinating editor for the *Journal*, and for several years has had responsibility for its Dicta column. He is a member ABI and the National Conference of Bankruptcy Judges. Judge Trust had been previously designated by the Second Circuit Court of Appeals to mediate cases in the Southern District of New York and to sit in the District of Connecticut bankruptcy court. He has continued to serve as a judge mediator in the Eastern District of New York. Judge Trust has been selected by the Federal Judicial Center on several occasions to serve as a faculty member for national bankruptcy judge workshops,

and he has spoken on issues such as evidence and the power of the bankruptcy courts to regulate its proceedings through sanctions and contempt. He also serves on the Judiciary Data Working Group under the auspices of the Administrative Offices of the U.S. Courts. Judge Trust is a frequent speaker and contributor for numerous CLE events and seminars, addressing bankruptcy, mediation, trial practice and ethics issues, and has participated in a number of civics programs. He was instrumental in the creation of the *Pro Bono* Mediation Program and the formation of the Consumer Lawyer Advisory Committee adopted by the Eastern District of New York Bankruptcy Court. Judge Trust received his undergraduate degree *summa cum laude* from Syracuse University in 1981, where he was a member of Phi Beta Kappa, and his J.D. *cum laude* from New York University School of Law in 1984, having served on its law review from 1982-83.

Paige M. Vaillancourt is an associate at Rescia Law, P.C. in Enfield, Conn., and is part of the firm's bankruptcy and insolvency practice. She is a Connecticut Bar Association Presidential Fellow for the 2020-22 term. Ms. Vaillancourt was awarded the 2019 Rising Star Award by the Commercial Law & Bankruptcy Section of the Connecticut Bar Association, and she is the Commercial Law & Bankruptcy Executive Committee co-chair of the Connecticut Bar Association's Young Lawyers Section, for which she was awarded the 2019-20 Rookie of the Year Award. She is admitted to the bars for the Commonwealth of Massachusetts and the State of Connecticut, as well as the U.S. District Courts for the Districts of Massachusetts and Connecticut. Ms. Vaillancourt is a member of the Massachusetts and Connecticut Bar Associations, the Hampden and Hampshire County Bar Associations, the International Women's Insolvency & Restructuring Confederation's New England and Connecticut Networks, and ABI. She received her J.D. from Western New England University School of Law in 2018, where she was Editor-in-Chief of the *Western New England Law Review*.

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.

William J. Wall is an attorney with The Wall Law Office in Irvine, Calif., and has more than a decade of experience in bankruptcy law. He previously practiced with a premier boutique bankruptcy law firm in Orange County and in the bankruptcy department one of the largest law firms servicing California. Mr. Wall represents individuals and organizations in all phases of the insolvency process, including debtors, creditors, trustees and assignees for the benefit of creditors. He is a member the Orange County Bar Association (OCBA), for which he has held multiple leadership positions including former chair and program chair of its Commercial Law and Bankruptcy Section, past president of the OCBA Young Lawyers Division and former member of the OCBA's board of directors. Mr. Wall also participates on the board of the Orange County Bankruptcy Forum, where he focuses on planning Continuing Legal Education (CLE) courses. In addition, he commits to handling several

pro bono cases each year and serves on the Career Day Committee for the Orange County Constitutional Rights Foundation. Mr. Wall has taught several CLE courses, including “Bankruptcy Basics for the Riverside Barristers” and “The Preference Actions under CCP 1800 after Sherwood” for a joint meeting of the OCBA Commercial Law and Bankruptcy Section and Orange County Bankruptcy Forum. He received his B.A. in philosophy from Santa Clara University and his J.D. from the Temple University’s James E. Beasley School of Law.

Scott Walter is the executive vice president of Innovation and Change Management for Voxtur in Minneapolis and has more than 20 years of industry experience. Prior to joining Voxtur, he served as COO for the James E. Albertelli, PA family of companies and drove the firm’s execution of operations, business development and strategy with an emphasis on the InfoEx Bankruptcy Platform. Prior to joining the ALAW and InfoEx Team, Mr. Walter served as senior vice president of Servicing Solutions for ServiceLink, FNF’s National Lender Platform, where he developed service offerings and consultative programs assisting top five mortgage bank and servicing customers in maximizing operational efficiencies and optimizing technology investments. Prior to joining Servicing Solutions, he was senior vice president at Lender Processing Services and Black Knight Financial Services, where he directed operations and drove the initial configuration and operationalization of LoanSphere, Black Knight’s National Default Management Platform.

Edward J. Walters is the CEO of Fastcase, a legal publishing company based in Washington, D.C., and one of the world’s fastest-growing legal publishers, serving more than 1.1 million subscribers from around the world. Before founding Fastcase, he worked at Covington & Burling in Washington, D.C., and Brussels, where he advised Microsoft, Merck, SmithKline, the Business Software Alliance, the National Football League and the National Hockey League. His practice focused on corporate advisory work for software companies and sports leagues, and intellectual property litigation. Mr. Walters is also an adjunct professor at Georgetown University Law Center and at Cornell Tech, where he teaches The Law of Autonomous Vehicles, a class about the frontiers of law and technology. He also is the author and editor of *Data-Driven Law* (Taylor & Francis 2018) and a contributing author to *Legal Informatics* (Cambridge 2021). From 1996-97, Mr. Walters clerked for Hon. Emilio M. Garza on the U.S. Court of Appeals for the Fifth Circuit. He also worked in The White House from 1991-93 in the Office of Media Affairs and the Office of Presidential Speechwriting. Mr. Walters received his B.A. in government from Georgetown University and his J.D. from the University of Chicago Law School, where he served as an editor of *The University of Chicago Law Review*.

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 and various chapter 13 issues. She is a member of the National Association of Chapter 13 Trustees, for which she serves on its Mortgage Committee. She also 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 Cumber-

land 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*.

Jolene E. Wee, CIRA is the owner, managing director and founder of JW Infinity Consulting, LLC in New York, a financial advisory firm specialized in providing transaction advisory, interim management, litigation consulting, and forensic accounting services to distressed companies and its stakeholders. Using her mathematics and computer science background, she deploys large-scale data analytics to derive forward-looking business insights based on her professional training in accounting, finance and economics. Ms. Wee has served as an advisor to investors, fiduciaries, creditor committees, debtors, legal counsel, distressed companies, high-net-worth individuals, and public agencies on restructuring, bankruptcy, litigation, forensic, financing, merger and buyout matters. She has also performed fraudulent-transfer analyses and business valuations on bankruptcy litigation matters. Her case experience includes companies in the banking, e-commerce, financial services, health care, insurance, manufacturing, professional services, real estate and retail industries with revenues of up to \$15B. Fluent in several Chinese and Southeast Asian languages, Ms. Wee was selected as a member of ABI's 2020 "40 Under 40" class. In 2018, she was named Valuation Adviser of the Year by *Finance Monthly Global Awards*. Ms. Wee is a subchapter V trustee in Region 2, covering the Eastern and Southern Districts of New York, and Region 4, covering Maryland, the District of Columbia and the Eastern District of Virginia. She received her bachelor's degrees in mathematics and business administration with a focus on finance from Berea College, and her M.B.A. from Miami University of Ohio.