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2017 Hon. Steven W. Rhodes Consumer Bankruptcy Conference

Faculty Biographies

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

Ryan F. Beach is a sole practitioner with The Law Offices of Ryan F. Beach, PLLC in Grand Rapids, Mich. He specializes in consumer bankruptcy law and has represented hundreds of individuals filing chapter 7 and 13 bankruptcy. Mr. Beach received his bachelor's degree from Michigan State University and his J.D. from Wayne State University.

Leslie K. Berg is a trial attorney with the Office of the U.S. Trustee in Detroit, where she has been employed since 1992. Previously, she was an attorney with the U.S. Trustee's Office in Denver from 1990-92 and was in private practice in Denver from 1983-90, representing consumer and business debtors and creditors. She was also an assistant prosecuting attorney for Richland County, Ohio, from 1981-83, where she specialized in white collar crimes and child abuse cases. Ms. Berg is an active member of the Ohio Bar and is admitted to practice in Colorado. She was an adjunct professor of bankruptcy at Thomas M. Cooley Law School at the Lansing and Auburn Hills campuses from 2004-14. Ms. Berg served as a co-chair of the Bankruptcy Committee of the Federal Bar Association - Detroit Chapter from 2005-16 and was a founding board member of the Access to Bankruptcy Court program in Detroit. In addition, she has been a speaker for the International Association of Special Investigative Units (IASIU) and the NACM (Rocky Mountain Region), and has served as a panel speaker at ABI's Hon. Steven W. Rhodes Consumer Bankruptcy Conference. Ms. Berg received her undergraduate degree with honors from James Madison College at Michigan State University in 1977 and her J.D. from Ohio Northern University in 1979, following which she clerked for Hon. Richard L. Speer of the U.S. Bankruptcy Court for the Northern District of Ohio.

Brett A. Border is the senior bankruptcy attorney with The Law Offices of Brett Border PLLC in Southfield, Mich. He has practiced bankruptcy and consumer law since 2003, representing thousands of debtors, creditors and Chapter 13 Trustee Tammy L. Terry in every type of bankruptcy matter, including trials and appeals to the district court and the Sixth Circuit Court of Appeals. Mr. Border was licensed to practice law in the State of Michigan and the U.S. District and Bankruptcy Courts for the Eastern District of Michigan in 2003, the Sixth Circuit Court of Appeals in 2008, and the U.S. District and Bankruptcy Courts for the Western District of Michigan in 2009. He teaches introduction to bankruptcy at Madonna University and has served as the editor of ABI's Consumer Bankruptcy Committee eNewsletter. Mr. Border served on the Eastern District of Michigan Bankruptcy Court's Committee for Mortgage Modification and served on ABI's Hon. Steven W. Rhodes Consumer Bankruptcy Conference. He is currently a sitting board member for the Consumer Bankruptcy Association and has attended workshops on trial practice, appeals, and chapter 11 and chapter 13 practice. Mr. Border received his B.A. from Eastern Michigan University in psychology and criminology, and his J.D. from Thomas M. Cooley Law School in 2003, where he earned the Oral Advocate Award in the intra-school moot court competition and interned with the Sixty Plus Law Clinic in Lansing, Mich.

Hon. James W. Boyd is a U.S. Bankruptcy Judge for the Western District of Michigan in Grand Rapids, appointed in May 2014, and presides over bankruptcy matters in Grand Rapids and Traverse City.

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

Charles D. Bullock is an attorney with Stevenson & Bullock PLC in Southfield, Mich. He is admitted to the State Bars of Michigan and Tennessee and is admitted to practice before the Sixth Circuit Court of Appeals, as well as the U.S. District Court for the Eastern and Western Districts of Michigan and the Western District of Tennessee. Mr. Bullock is a member of the Federal Bar Association, the National Association of Consumer Bankruptcy Attorneys and ABI. Prior to joining Stevenson & Bullock, he clerked for Hon. Bernice B. Donald of the U.S. Bankruptcy Court for the Western District of Tennessee. He is an adjunct professor of bankruptcy law at the Thomas M. Cooley Law School and testified before the U.S. Senate Judiciary Subcommittee on Administrative Oversight and the Courts on "Could Bankruptcy Reform Help Preserve Small Business Jobs?." He is a frequent lecturer on bankruptcy-related topics for ABI and other professional organizations. A former contributing editor for the *Norton Bankruptcy Law and Practice Treatise*, Mr. Bullock has been recognized in *Michigan Super Lawyers* (2010-13) and *Business Magazine* (2010-13). He received his B.A. from the University of Michigan and his J.D. from the University of Memphis.

Steve Bylenga is a co-founder of Chase Bylenga Hulst, PLLC in Grand Rapids, Mich., and primarily represents creditors and debtors in consumer and commercial bankruptcy cases. His creditor/debtor practice includes bankruptcy litigation, asset-protection, creditor's rights, commercial workouts and business reorganizations, and filing bankruptcy petitions on behalf of debtors. He also handles a variety of civil and commercial litigation matters. Mr. Bylenga is a member of the Federal Bar Association's Bankruptcy Steering Committee and the board of directors for the Debtor's Bar Association of West Michigan, and he is a frequent speaker at bankruptcy seminars. He received his B.A. in 2003 from Miami University and his J.D. in 2006 from Marquette University.

Kevin C. Calhoun is a partner with Calhoun & Di Ponio PLC in Southfield, Mich., where he focuses his practice on creditor and debtor bankruptcy, as well as divorce litigation. He is a member of the State Bar of Michigan and is admitted to practice in the U.S. Court of Appeals for the Sixth Circuit, as well as the U.S. District Courts for the Eastern and Western Districts of Michigan. Mr. Calhoun received the Abraham J. Thomas Award for academic achievement and the American Jurisprudence Award for Jurisprudence and Constitutional Law. He received his B.A. in 1992 from the University of Michigan - Dearborn and his J.D. *cum laude* in 1996 from the Detroit College of Law at Michigan State University.

Elizabeth Clark is the staff attorney with the office of Chapter 13 Trustee Brett N. Rodgers in Grand Rapids, Mich. She has served as a panelist on bankruptcy panels that have covered recent chapter 13

case law at nine of the Western District of Michigan's annual FBA Bankruptcy Section seminars. She has also served as a panelist at the Western District of Michigan's Best Practices Seminars, conducted by the office of the U.S. Trustee, for the past several years. Ms. Clark received her B.A. in 2002 from St. Mary's College of Notre Dame, Ind., in political science and communications in 2002 and her J.D. *summa cum laude* in 2005 from Michigan State University College of Law, where she was actively involved in the national moot court program, the Trial Advocacy Institute and the *Medicine and Law Journal*.

Kimberly R. Clayson is the president and a shareholder of Clayson Schneider & Miller, PC in Detroit, and has practiced in the field of bankruptcy and debtor/creditor rights law since November 2006. She focuses much of her insolvency practice in individual and small business chapter 11s, as well as bankruptcy trustee and creditor services. She also has grown and maintains a diverse portfolio of business clients with interests ranging from real estate investment and construction services to high-end consumer product design. Ms. Clayson received her B.A. in international relations from James Madison College at Michigan State University with an emphasis in economics, and her J.D. from the University of Detroit Mercy School of Law.

Guy T. Conti is the managing attorney with ContiLegal in Ann Arbor, Mich., and has been practicing law since November of 2005. He concentrates his practice on all types of litigation, including bankruptcy, intellectual property, domestic relations, consumer law, landlord/tenant, contract disputes and zoning issues. Mr. Conti has municipal experience as well, having served as assistant Lodi Township and assistant Ypsilanti City attorney for more than two years. He has appeared in the courts of Washtenaw, Wayne, Macomb, Oakland, Monroe, Genesee and Livingston Counties, as well as several federal district courts and bankruptcy courts. Mr. Conti has more than 25 years of business experience and studied public administration (zoning and land-use planning) and human resources and organizational development at Eastern Michigan University, where he received his undergraduate degree. He has also been an adjunct professor at Concordia University in Ann Arbor and serves on the advisory board to the Washtenaw Community College School of Business and Entrepreneurial Studies.

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

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

Ethan D. Dunn is the managing partner of Maxwell Dunn Law, PLC in Southfield, Mich., a business advisory and bankruptcy law firm. He works with broken companies and advises individuals and families through financial challenges. Mr. Dunn has extensive experience working with companies and consumers facing a variety of issues related to financial management. He has successfully managed the turnaround, reorganization and growth of both for-profit and nonprofit companies, and has guided many individuals and families dealing with their debts through both bankruptcy and nonbankruptcy workouts. Mr. Dunn has facilitated the purchase, sale and merger of many small businesses and advises entrepreneurs on implementing sound financial principles in their companies. He co-chairs the Bankruptcy Practice Group of the Federal Bar Association and also served on the committee commissioned to edit and update the local bankruptcy rules in the Eastern District of Michigan. Mr. Dunn is a member of the Turnaround Management Association, Wolverine Bar Association and ABI, and he sits on several nonprofit boards, including the Access to Bankruptcy Court organization started by the Hon. Marci McIvor. He has been recognized as a *Super Lawyer* "Rising Star" for 2014, 2015 and 2016, and received a "40 Under 40" award from the *Michigan Chronicle*. Mr. Dunn received his undergraduate degree in investment finance from Wayne State University and his J.D. from Case Western Reserve University School of Law.

Greg J. Ekdahl is a partner with the law firm Keller & Almassian, PLC in Grand Rapids, Mich., and represents debtors and creditors in consumer and commercial bankruptcy matters. He is Board Certified in Consumer Bankruptcy Law by the American Board of Certification. Mr. Ekdahl received his B.A. from Carleton College in 1999 and his J.D. from Michigan State University College of Law in 2004.

Deborah L. Fish is a shareholder with Allard & Fish, P.C. in Detroit and concentrates her practice in the areas of corporate reorganization, bankruptcy litigation and creditors' rights. She represents debtors, creditors' committees, trustees, 363 purchasers, public and private corporations, private individuals and entrepreneurs in bankruptcy courts and throughout the U.S. She is also experienced in fiduciary duty, fraudulent conveyance and preference litigation. Ms. Fish's practice also includes probate and estate planning. She holds a Certificate of Completion in the areas of probate and estate planning issued by the Institute of Continuing Legal Education and the Probate and Estate Planning

Section of the State Bar of Michigan. Ms. Fish received her A.B. in 1981 from the University of Michigan and her J.D. in 1984 from Michigan State University College of Law.

Laura J. Genovich is a shareholder in the Grand Rapids, Mich., office of Foster, Swift, Collins & Smith, P.C. She serves as a chapter 7 and chapter 12 bankruptcy trustee and also represents other trustees and creditors in bankruptcy cases. In addition to her bankruptcy work, Ms. Genovich handles trial-level and appellate litigation and represents municipalities across Michigan in litigation and transactional matters. She co-authors a blog that reports on recent cases from Michigan's bankruptcy courts (www.michbankruptcyblog.com), and she has taught bankruptcy law as an adjunct professor at WMU Cooley Law School. She is also the immediate past chairperson of the Steering Committee for the Bankruptcy Section of the Federal Bar Association for the Western District of Michigan. Ms. Genovich received her B.S. *summa cum laude* in 2005 in communications from Ohio University and her J.D. *summa cum laude* in 2008 from Thomas M. Cooley Law School.

Rozanne M. Giunta is a partner in the law firm of Warner Norcross & Judd LLP in Midland, Mich., and focuses primarily in commercial law and bankruptcy. She has nearly 40 years of experience, and her practice includes the representation of debtors, creditors and creditors' committees under all bankruptcy chapters and out-of-court workouts throughout Michigan, Delaware and New York. Ms. Giunta was inducted as a Fellow in the American College of Bankruptcy in 2011. She was also named a *Super Lawyer* in the bankruptcy area and was also acknowledged in the *The Best Lawyers in America* in the debtor/creditors rights field, both from 2006-16. Ms. Giunta is a frequent lecturer for ABI, the Federal Bar Association and the State Bar of Michigan and Institute of Continuing Legal Education on debtor/creditor rights issues. She received her B.A. *cum laude* from Marygrove College in 1976 and her J.D. from Loyola University 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 received his B.A. in 1996 from the University of Michigan and his J.D. in 2002 from DePaul University College of Law.

Lisa S. Gretchko is a member of Howard & Howard in the firm's Royal Oak, Mich., office, where she focuses on bankruptcy and commercial litigation and represents a wide variety of litigants and creditors, both nationally and locally. She has lectured and written extensively on various creditors' rights issues, including many articles for the *ABI Journal*. Ms. Gretchko is a member of ABI's Board of Directors, a former co-chair of ABI's Unsecured Trade Creditors Committee and ABI's 2014 Committee Person of the Year, and is an executive editor for the *ABI Journal*. She has also served as secre-

tary and council member of the Michigan State Bar's Real Property Law Section. Ms. Gretchko was designated a *Michigan Super Lawyer* every year since 2006 and was named in *The Best Lawyers in America* every year since 2012. In addition, in 2011, *Michigan Lawyers Weekly* recognized her as a Women in the Law honoree. Ms. Gretchko has taught bankruptcy and creditors' rights as an adjunct professor at Wayne State University Law School. She received her B.A. with honors in 1976 from the University of Michigan, where she was elected Phi Beta Kappa, and her J.D. with honors in 1978 from the University of Detroit.

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

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

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

Christopher W. Jones is the managing attorney with Acclaim Legal Services, PLLC in Warren, Mich., and has specialized in representing debtors in consumer bankruptcy and debt-resolution matters since 2005. He is experienced in all aspects of representing debtors in both chapter 7 and 13 proceedings, as well as with working on behalf of borrowers in nonbankruptcy contexts such as loan workouts and settlement negotiations. Mr. Jones was admitted to practice in the State of Michigan and the U.S. District Court for the Eastern District of Michigan in 2005. He is Board Certified in Consumer Bankruptcy Law by the American Board of Certification and is a member of the State Bar of Michigan, the Consumer Bankruptcy Association and ABI. Mr. Jones has presented on various consumer bankruptcy topics at several conferences sponsored by the Institute of Continuing Legal Education, Consumer Bankruptcy Association and ABI. He received his B.A. from Michigan State University in 2000 and his J.D. from Ave Maria School of Law in 2004, where he served as executive articles editor for the *Ave Maria Law Review*.

Richard E. Kruger is a partner with Jaffe Raitt Heuer & Weiss in Southfield, Mich., and is a turn-around specialist with a focus on finance and restructuring. He has a national practice focusing on both the transactional and litigation aspects of bankruptcy law, debtor and creditor rights, workouts and financing transactions. Mr. Kruger's client representations have included original equipment manufacturers, borrowers, debtors, secured parties, landlords, purchasers, receivers, avoidance defendants and unsecured creditors' committees. He has presented at seminars and written articles on general bankruptcy issues, collection laws and the intersection of bankruptcy and intellectual property. Mr. Kruger is a member of the advisory board for ABI's Central States Bankruptcy Workshop and was listed as a *Super Lawyers* "Rising Star" for 2011-12, as well as a *dbusiness* "Top Lawyer." He is also a member of the State Bar of Michigan. Mr. Kruger received his B.A. from Michigan State University and his J.D. with honors from Chicago-Kent College of Law.

Caralyce M. Lassner is a sole practitioner with Caralyce M. Lassner, JD, PC in Flint, Mich., has practiced exclusively in the area of consumer bankruptcy for over 15 years and utilizes her prior experience in other fields to provide comprehensive representation to consumer debtors. She is admitted to the State Bar of Michigan, the U.S. District Courts for the Eastern and Western Districts of Michigan, and the U.S. District Court for the Northern District of Ohio. Ms. Lassner is an active member of the Consumer Bankruptcy Association (CBA). In addition to representing consumer debtors in chapters 7 and 13, she previously sat on the board of directors of the Consumer Bankruptcy Association, co-chaired ABI's Consumer Bankruptcy Committee, and served as the conference chair of the annual CBA-ABI Hon. Steven W. Rhodes Consumer Bankruptcy Conference for several years. She also helped plan the Annual ICLE-CBA Consumer Bankruptcy Institute (2010-12), the 2011 Federal Bar Association/CBA Trial Advocacy Workshop, and the ICLE Bankruptcy Bootcamp in 2011. Ms. Lassner was named the Consumer Bankruptcy Association's 2010 Member of the Year and as one of *Michigan Lawyers Weekly's* 20 Up and Coming Lawyers in 2011. She also formerly served as the newsletter editor of ABI's Consumer Bankruptcy Committee. Ms. Lassner is a regular speaker at local and regional seminars and has authored and coauthored materials presented at several local and national bankruptcy seminars. She received her bachelor's degree in technology and interdisciplinary studies from Wayne State University in 1997 and her J.D. from Thomas M. Cooley Law School in 2000.

Michael S. Leib is a mediator with Leibadr LLC in West Bloomfield, Mich., and devotes his time to the mediation of business disputes including bankruptcy disputes and participation on the Alternative

Dispute Resolution Council of the State Bar of Michigan, as well as on the Debtor Creditor Section of the Business Law Section of the State Bar of Michigan. He has been an active participant in trial skills education, having written several articles and been a faculty member of ICLE Trial Skills Workshops, Federal Bar Association presentations and ABI workshops. Mr. Leib retired as a business trial lawyer in 2014 after many years as a shareholder at Maddin, Hauser, Roth & Heller, P.C. His practice was divided between litigation in the bankruptcy court and business litigation in the state and federal courts. Mr. Leib has been listed in *The Best Lawyers in America* and *SuperLawyers*, and is AV-rated by Martindale-Hubbell. He received his B.A. from Kalamazoo College and his Master's in music from the University of Montana, and his J.D. from Wayne State University Law School.

Hon. Marci B. McIvor is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit, appointed on March 14, 2003. She was previously in private practice until 1986, when she joined the Office of the Attorney General for the State of Michigan. As an assistant attorney general, she represented the Michigan Department of Treasury and other state agencies in bankruptcy matters. Judge McIvor served as an assistant attorney general until her current judicial appointment. She was appointed to the Sixth Circuit Bankruptcy Appellate Panel in February 2008 and was named Chief Judge of the BAP in February 2012. Judge McIvor frequently speaks on consumer bankruptcy issues for ABI, ICLE and the Consumer Bar Association. She received her B.A. from Harvard in 1978 and her J.D. from Wayne State University Law School in 1982.

David J. Montera is a practicing attorney with David J. Montera, P.C. in Bloomfield Hills, Mich., and is licensed in Michigan and California. He is admitted to practice in the Eastern and Western Districts of Michigan, the Northern and Central Districts of California, the Sixth Circuit Court of Appeals and the U.S. Supreme Court. Mr. Montera has represented all sides in personal bankruptcy. He has also been a staff attorney for two chapter 13 trustees and represented both debtors and creditors in chapter 7 and 13 cases. He was also involved in the resolutions of claims filed against Kmart, representing Kmart in those claim-resolution matters. At that time, the Kmart bankruptcy filing was the largest retail filing ever made in the U.S. Prior to his bankruptcy practice, Mr. Montera maintained a business practice, including insurance defense. He was general counsel to a publicly traded corporation while he lived in California. He has tried business and other cases in the U.S. District Courts in the Eastern District of Michigan, the Eastern District of New York, the Northern District of California and the Central District of California. He has also been involved in litigation in the various circuit courts of Michigan. Mr. Montera has been teaching for the Becker CPA Review Course since 1990 and is the lead instructor for Michigan, and he is a senior faculty member of the *Becker CPA Review*. He has been involved in the final review of lectures prior to release in the program since 1998. Mr. Montera also has taught at the undergraduate and M.B.A. level for Cleary University in Michigan, teaching classes in advanced accounting theory, business relations and analyzing financial statements. He has also presented Continuing Education classes at numerous locations, including the National Association of Black Accountants and the Becker CPE program. Mr. Montera received his Bachelor's degree in business administration with a major in accounting from Wayne State University and his J.D. from Michigan State University School of Law.

Chadd A. O'Brien is general counsel for ELGA Credit Union in Burton, Mich., where he represents the credit union in a wide array of practice areas, including mergers and acquisitions, real estate matters, intellectual property licensing, legal issues specific to financial institutions, and creditors's

rights. With respect to bankruptcy matters, he has exclusively represented the credit union in all of the chapter 7, 11 and 13 proceedings in which it has been involved since 2010. Mr. O'Brien has been admitted to practice by the State Bar of Michigan as well as the federal courts for the Eastern and Western Districts of Michigan and the Northern District of Illinois. He also serves as an advisor and advocate for the Michigan Credit Union League, is a representative assembly member for the Seventh Circuit for the State Bar of Michigan, and is a board member of the Genesee County Bar Association. Mr. O'Brien received his B.A. in 2005 from the University of Michigan and his J.D. from Michigan State University College of Law in 2009.

Hon. Daniel S. Opperman is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Flint and Bay City, sworn in on July 13, 2006. He also serves on the Bankruptcy Appellate Panel for the Sixth Circuit and is currently serving a second term on that Panel. Prior to taking the bench, Judge Opperman practiced with Braun Kendrick Finkbeiner, where he concentrated in litigation, bankruptcy and real estate. He earned his B.S. *magna cum laude* from Eastern Michigan University and his J.D. *magna cum laude* from Wayne State University Law School, where he was a member of the *Wayne Law Review* and served as note and comment editor.

Hon. Maria L. Oxholm is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit, appointed Aug. 18, 2016. She was previously a judge in the Third Circuit Court's Family Division in Michigan from 2002 until her appointment in 2016. Judge Oxholm Oxholm worked as an attorney for the Immigration Division of the U.S. Department of Justice. She then worked as an assistant Wayne County prosecutor for 10 years before becoming a judge. From 1999-2002, she was on the bench of the 36th District Court.

Hon. Mark A. Randon is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit, appointed in 2014. Previously, Judge Randon served as a Magistrate Judge for the U.S. District Court for the Eastern District of Michigan and was appointed to the 36th District Court, where he served from 2001-09. He also worked as a labor and employment attorney for Honigman, Miller, Schwartz and Cohn; Miller, Canfield, Paddock and Stone; United Technologies Automotive; and the Detroit Board of Education. He currently teaches a bankruptcy law course at the University of Detroit Law School. Judge Randon is a member of the Michigan State Bar, the Federal Bar Association, the Association of Black Judges of Michigan and ABI. He received his bachelor's degree from Michigan State University in 1989 and his J.D. from the University of Michigan Law School in 1992.

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

Susan Jill Rice is a shareholder with Alward Fisher Rice Rowe & Graf in Traverse City, Mich., where she practices primarily in the area of creditors' rights in bankruptcy. From 1988-99, she served as career law clerk to Hon. Robert K. Rodibaugh and Hon. Harry C. Dees, Jr., of the U.S. Bankruptcy Court for the Northern District of Indiana. Ms. Rice is a member of the Indiana and Michigan bars and is admitted to practice in the U.S. District Courts of Arkansas, North Dakota, Northern Illinois, Indiana, Michigan, Ohio and Wisconsin, as well as the U.S. Court of Appeals for the Seventh Circuit. She has authored various articles on bankruptcy law, and her writings have been published in *NABTalk*, the *Norton Annual Survey of Bankruptcy Law* and the *Notre Dame Law Review*. Ms. Rice received her bachelor's degree from Olivet Nazarene University and her law degree from Notre Dame Law School.

Karen L. Rowse-Oberle is a partner with the law firm of Butler, Butler & Rowse-Oberle, P.L.L.C. in Saint Clair Shores, Mich., where she specializes in consumer bankruptcy and creditors' rights. She currently represents more than 80 financial institutions in bankruptcy matters and has lectured for ICLE on handling consumer bankruptcy cases. Ms. Rowse-Oberle has spoken at ABI's Central States Bankruptcy Workshop and has presented seminars to various financial institutions and organizations regarding bankruptcy and creditors' rights. She is Board Certified in Consumer Bankruptcy Law by the American Board of Certification and has been rated AV-Preeminent by Martindale-Hubbell each year since 2010. In 2017, she was named in *Super Lawyers* for Consumer Bankruptcy. Ms. Rowse-Oberle is a member of the State Bar of Michigan, the Federal Bar of the Eastern District of Michigan and ABI, and she is a former board member of the Consumer Bankruptcy Association. She received her B.A. in political science and history from Capital University in Columbus, Ohio, in 1985 and her J.D. from the Thomas M. Cooley Law School in 1988.

Charles J. Schneider maintains a law practice at the Law Office of Charles J. Schneider, P.C. in Livonia, Mich., where he has worked exclusively in the field of consumer bankruptcy since 1984. He manages an exclusive practice averaging 20 chapter 7 and chapter 13 consumer bankruptcy cases per month, occasionally representing creditors. Mr. Schneider has been Board Certified in Consumer Bankruptcy Law by the American Board of Certification since 1995. He has been a member of the State Bar of Michigan for 40 years and is admitted to practice before the U.S. District Courts in the Eastern and Western Districts of Michigan, the Sixth Circuit Court of Appeals and the U.S. Supreme Court. Mr. Schneider is a member of the State Bar of Michigan; the National Association of Chapter Thirteen Trustees (NACTT); the Detroit, Livonia and Oakland County Bar Associations; the Consumer Bankruptcy Association; the National Association of Consumer Bankruptcy Attorneys; and ABI. He has participated as a contributor, speaker, and panelist on ABI, NACTT, ICLE and One Path Practice Management Advisors panels regarding the representation of debtors. Mr. Schneider is a contributing author to the Michigan ICLE's *Handling Consumer and Small Business Bankruptcies* and is rated AV-Preeminent in consumer bankruptcy by Martindale-Hubbell. He is also rated 10.0 "superb" by AVVO.com and has been recognized as a *Michigan Super Lawyer* since 2011. Mr. Schneider received his B.A. and his J.D. from Wayne State University in Detroit.

Hon. Phillip J. Shefferly is Chief Judge of the U.S. Bankruptcy Court for the Eastern District of Michigan in Detroit, initially appointed as bankruptcy judge in 2003 and as chief judge in 2009. Prior to taking the bench, Judge Shefferly worked in private practice, focusing on business reorganizations and chapter 11 cases. Judge Shefferly has trial and litigation experience in bankruptcy courts,

federal courts and state courts, and he is a Fellow in the American College of Bankruptcy. He is also a frequent writer and speaker for ABI, the Federal Bar Association and the Consumer Bankruptcy Association. Judge Shefferly received his B.A. from the University of Michigan with high distinction and his J.D. *magna cum laude* from Wayne State University Law School.

Jason P. Smalarz is an attorney with Gold Lange & Majoros, P.C. in Southfield, Mich., where he focuses on consumer and small business bankruptcy law, as well as bankruptcy litigation. He has represented hundreds of individuals and small businesses in matters involving chapter 7, 13 and 11 bankruptcies, bankruptcy litigation, bankruptcy appeals and nonbankruptcy debt restructurings/workouts. He also represents chapter 7 trustees and creditors in both consumer and business bankruptcy cases. Mr. Smalarz is admitted to practice in the state of Michigan and the U.S. Bankruptcy and District Courts for the Eastern District of Michigan. He is a member of ABI and a past presenter at ABI's Central States Bankruptcy Workshop, and was named a "Rising Star" by *Michigan Super Lawyers* from 2013-17. Mr. Smalarz received his B.B.A. *cum laude* with a concentration in financial analysis from the State University of New York at Buffalo in 2003, his M.B.A. from Wayne State University in 2006 and his J.D. from the University of Detroit Mercy School of Law in 2007.

Michael A. Stevenson is one of the founders of Stevenson & Bullock, PLC in Southfield, Mich., and has been practicing law for more than 25 years. He has also served as a chapter 7 trustee and chapter 11 trustee for the U.S. Bankruptcy Court for the Eastern District of Michigan, and as a state court receiver for the Wayne County Circuit Court. Mr. Stevenson became a member of the State Bar of Michigan in 1985 and is admitted to practice in the Sixth Circuit Court of Appeals and the U.S. District Court for the Eastern District of Michigan. He is a member of the American Bar Association, is a past president of the D. Augustus Straker Bar Association, Wolverine Bar Association, National Association of Bankruptcy Trustees, ABI and the Consumer Bankruptcy Association. Mr. Stevenson received his B.A. in 1981 from Michigan State University and his J.D. in 1984 from Wayne State University Law School.

Charles J. Taunt is the founder of The Taunt Law Firm in Birmingham, Mich., established in 1974. He is experienced in mergers and acquisitions and business planning, estate planning and administration and asset protection, the restructuring of obligations to creditors, bankruptcy reorganization and the divestiture and liquidation of distressed business, and commercial litigation. His merger and acquisition experience includes transactions in Europe and the Pacific Rim. Mr. Taunt has represented clients throughout the country and has served as general counsel to both business and nonprofit organizations. He has served as a chapter 7 trustee since 1986 and is regularly appointed as a case evaluator for the Oakland County Circuit Court and as a receiver by state and federal judges. Mr. Taunt has acted as a special investigator and volunteer arbitrator to the State Bar's Attorney Grievance Commission since 1985 and was an instructor of business law at Detroit College of Business. He regularly volunteers his time and expertise to private educational institutions and other nonprofit agencies. Mr. Taunt is admitted to the State Bar of Michigan, the U.S. District Courts for the Eastern and Western Districts of Michigan, the U.S. Court of Appeals for the Sixth Circuit and the U.S. Supreme Court. He is a member of the Federal Bar Association, chairman of the Federal Court Committee and a member of the Oakland County Bar Association, and he is AV-rated by Martindale-Hubbell. Mr. Taunt received his B.A. in 1971 from Michigan State University and his J.D. in 1974 from Detroit College of Law.

Hon. Thomas J. Tucker is a U.S. Bankruptcy Judge for the Eastern District of Michigan in Detroit, appointed on March 21, 2003. Following law school, Judge Tucker clerked for Hon. Albert J. Engel of the Sixth Circuit Court of Appeals. He then entered private practice for 20 years with the law firm of Cooper & Walinski, L.P.A. of Toledo, Ohio, where he focused on commercial litigation including bankruptcy, Uniform Commercial Code and contract disputes, and he served as a member of the firm's board of directors. Judge Tucker received his B.A. *summa cum laude* from the University of Toledo and his J.D. *cum laude* from Harvard Law School, where he served as an editor of the *Harvard Civil Rights-Civil Liberties Law Review*.

Hon. Mary Ann Whipple serves as a U.S. Bankruptcy Judge for the Northern District of Ohio in Toledo. She has also served a term on the Sixth Circuit Bankruptcy Appellate Panel. Before her appointment as a bankruptcy judge, she practiced law for 20 years as a commercial, bankruptcy and employment litigator with Fuller & Henry Ltd. in Toledo. Judge Whipple is admitted to practice in Ohio and Michigan and before the U.S. Supreme Court, U.S. Court of Appeals for the Sixth Circuit and the U.S. District Courts for the Northern District of Ohio and the Eastern District of Michigan. In addition, she has taught creditor/debtor law as a part-time faculty member at the University of Toledo College of Law. Judge Whipple received the 2008 Toledo Bar Association Community Service Award and the Toledo Women's Bar Association's Arabella Babb Mansfield Award in 2016, and is also a master in and a past president of The Morrison R. Waite Chapter of the American Inns of Court Foundation. She received her A.B. in Russian studies from the University of Michigan in 1977 and her J.D. from Stanford Law School in 1981.