



AMERICAN
BANKRUPTCY
INSTITUTE

2021 Consumer Practice Extravaganza

So, You Want to Become a Consumer Bankruptcy Attorney. Why?

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So, You Want to Be a
Consumer Bankruptcy Attorney:
Advice from Practitioners

Featuring:

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Syracuse, New York

Michelle H. Bass
Wolfson Bolton PLLC
Troy, Michigan

Nicole M. Noel
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Tampa, Florida



Background

- Out of the frying pan and into the fire: starting out in a recession
- Cleanup crew: a new lawyer in a new regulatory environment



Goals

- Why do consumer bankruptcy attorneys go to work every day?
- Can every side – debtor, creditor, trustee, regulator - have the same, or similar, goals?

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Learning on the Job

- What are the most important things you've learned in your practice?
- What should debtors' lawyers learn about creditors' lawyers?
- What should creditors' lawyers learn about debtors' lawyers?

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Advice

- What advice can we give young and new consumer bankruptcy lawyers?
- What advice can we give lawyers who may want to become consumer bankruptcy lawyers?



What's Next?

- What will consumer bankruptcy practice look like next year?
- In 5 years?
- In 10 years?

Faculty

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.

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.

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.