

10th

ANNUAL

DETROIT CONSUMER  
BANKRUPTCY CONFERENCE

PROGRAM REGISTRATION FORM

Please complete this registration form, make check payable to American Bankruptcy Institute and return to: ABI, P.O. Box 34709, Alexandria, VA 22334-0709, ATTN: DETROIT14. Credit card payments can be faxed to (866) 921-1027. Register online at [www.abiworld.org/DETROIT14](http://www.abiworld.org/DETROIT14).

Provide Your Contact Information

Name	Nickname	
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Conference Rates

	Early Bird (postmarked by 8/29/14)	Regular (after 8/29/14)
ABI or CBA Member	<input type="checkbox"/> \$225	<input type="checkbox"/> \$295
ABI Gov't/Academic/Nonprofit Member	<input type="checkbox"/> \$225	<input type="checkbox"/> \$295
New ABI Member*	<input type="checkbox"/> \$500	<input type="checkbox"/> \$570
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\*Includes a one-year ABI membership for first-time members — a \$295 value! Expired members should select the member rate and add in the membership renewal fee. You must be an ABI or CBA member to attend the conference.

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ABI Member Exhibitor Registration**	<input type="checkbox"/> \$1,000
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\*\*Includes one 6' table and full registration for one booth representative.

\*\*\*Includes one 6' table and full registration for one booth representative AND a one-year ABI membership.

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List as

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Full Conference Recording	<input type="checkbox"/> \$95
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Pre-Register for Problems, Problems, Problems Session

<input type="checkbox"/> I will attend the 12:45 session	<input type="checkbox"/> I will attend the 2:10 session
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November 11, 2014



# 10th ANNUAL DETROIT CONSUMER BANKRUPTCY CONFERENCE

SOMERSET INN + TROY, MICH.

## welcome!

Returning this year to the Detroit area, in partnership with the Consumer Bankruptcy Association of the Eastern District of Michigan, is ABI's 10th Annual Detroit Consumer Bankruptcy Conference. This year's day-long program features concurrent sessions on debtors' responsibilities and real estate issues in chapter 7, current chapter 13 claims issues, a discussion on the National Model Plan, preclusion and mortgage issues in consumer cases, and a plenary session on evidence and exhibits, as well as a case law update and a session on court-facilitated loan modifications. It is a must-attend program for all Michigan consumer bankruptcy practitioners!

## Tuesday November 11

**7:30-8:30 a.m.**  
**Continental Breakfast**

*Sponsored by Steinberg Shapiro & Clark*

**8:30-8:45 a.m.**  
**Veterans Day Tribute and Welcome**

**Chief Judge Phillip J. Shefferly**

*U.S. Bankruptcy Court (E.D. Mich.); Detroit*

**James Patrick Shea, ABI President-Elect**

*Armstrong Teasdale LLP; Las Vegas*

**Richard Roble**

*Office of the U.S. Trustee; Detroit*

**8:45-10:15 a.m.**  
**Opening Plenary Session**  
*Hot Topics and the Latest and Greatest: Case Law Update*

**Hon. James W. Boyd**

*U.S. Bankruptcy Court (W.D. Mich.); Grand Rapids*

**Thomas D. DeCarlo**

*Office of David Wm. Ruskin, Chapter 13 Standing Trustee  
Southfield, Mich.*

**10:15-10:30 a.m.**  
**Coffee Break**

**10:30-11:45 a.m.**  
**Concurrent Sessions (3)**  
*Debtors' Duties and Responsibilities in Chapter 7*

This session will feature an in-depth look at 11 U.S.C. § 521, FRBP 4002 and how to help your client comply under the Code.

**Hon. Steven W. Rhodes, Moderator**

*U.S. Bankruptcy Court (E.D. Mich.); Detroit*

**Karen E. Evangelista**

*Karen E. Evangelista, PC; Rochester, Mich.*

**Andrew J. Gerdes**

*Andrew J. Gerdes, PLC; East Lansing, Mich.*

**Richard Roble**

*Office of the U.S. Trustee; Detroit*

**Current Claims Issues in Chapter 13 Cases**

This session will focus on current issues related to protective claims, late-filed claims, special classifications of debt, and how to treat different types of IRS debt.

**Hon. Scott W. Dales, Moderator**

*U.S. Bankruptcy Court (W.D. Mich.); Grand Rapids*

**Maria Gotsis**

*Office of Krispen S. Carroll, Chapter 13 Standing Trustee; Detroit*

**Caralyce M. Lassner**

*Caralyce M. Lassner, JD, PC; Utica, Mich.*

**Kurt Steinke**

*Lawton, Mich.*

**Preclusion Issues in Consumer Cases**

What is the effect of prior state and federal court litigation? The discussion will include full faith and credit, *res judicata*, collateral estoppel, Rooker-Feldman and abstention.

**Chief Judge Phillip J. Shefferly, Moderator**

*U.S. Bankruptcy Court (E.D. Mich.); Detroit*

**Winnifred P. Boylan**

*LAMBERT LESER, Attorneys at Law; Bay City, Mich.*

**Mark H. Shapiro**

*Steinberg Shapiro & Clark; Southfield, Mich.*

**11:45 a.m.-12:45 p.m.**  
**Networking Luncheon**

**12:45-2:00 p.m.**

**Concurrent Sessions (3)**

**Current Real Estate Issues in Chapter 7 Cases**

Whose money is it? This session will cover rental properties and who gets the rent, the valuing of real property and subsequent trustee sale, carve-outs on real estate claims of exemption, equitable vs. legal title to property, and § 363 sales of foreclosed homes during the redemption period.

**Hon. Daniel S. Opperman, Moderator**

*U.S. Bankruptcy Court (E.D. Mich.); Bay City*

**Gary B. Boren**

*Boren & Carey PC; Dearborn, Mich.*

**Gene R. Kohut**

*Kohut Law Group, P.L.L.C.; Grosse Pointe Farms, Mich.*

**Dean R. Nelson, Jr.**

*The Taunt Law Firm; Birmingham, Mich.*

**Court-Facilitated Loan Modifications:  
Here, There and Everywhere**

This session will examine the new Eastern District of Michigan (Detroit) program, visit the Eastern District of Michigan (Flint/BC) program, and compare and discuss select programs in other districts. Panelists will provide an understanding of their substantive and procedural differences for trial modifications, permanent loan modifications and plan modifications.

**Hon. Walter Shapero, Moderator**

*U.S. Bankruptcy Court (E.D. Mich.); Detroit*

**Brett A. Border**

*Schneiderman & Sherman, P.C.; Farmington Hills, Mich.*

**Danielle M. Miller**

*Frego & Associates, The Bankruptcy Law Office PLC*

*Dearborn Heights, Mich.*

**Adam J. Reatherford**

*Trott & Trott, P.C.; Farmington Hills, Mich.*

**Problems, Problems, Problems  
in Consumer Cases**

Fashioned after the Problems, Problems, Problems sessions at ABI's Central States Bankruptcy Workshop, this interactive session will discuss such consumer issues as the treatment of income tax claims in a chapter 13, the absolute priority rule, chapter 13 eligibility issues, compensation issues in chapter 13 cases, and the means test, including allowed and disallowed deductions and dealing with special circumstances. Pre-registration required.

**Elizabeth M. Abood-Carroll**

*Orlans Associates, P.C.; Troy, Mich.*

**Christopher W. Jones**

*Acclaim Legal Services, PLLC; Warren, Mich.*

**2:00-2:10 p.m.**  
**Break**

**2:10-3:20 p.m.**  
**Concurrent Sessions (3)**  
**Problems, Problems, Problems  
in Consumer Cases**

Fashioned after the Problems, Problems, Problems sessions at ABI's Central States Bankruptcy Workshop, this interactive session will discuss such chapter 7 issues as property of the state (lawsuits, retirement accounts, annuities, income tax refunds and post-petition property), fraudulent conveyances under state and federal statutes, DRA revisited, duty to investigate, criminal referrals, and compensation issues in chapter 7 cases. Pre-registration required.

**Sean M. Cowley**

*Office of the U.S. Trustee; Detroit*

**Stuart A. Gold**

*Gold Lange & Majoros, PC; Southfield, Mich.*

**National Model Plan**

This panel discussion will include what you need to know about the National Model Plan, what's new and different from the current EDMI model plan, and what you should watch out for.



**Hon. Marci B. McIvor, Moderator**

*U.S. Bankruptcy Court (E.D. Mich.); Detroit*

**Dario D. Ianni**

*Boren & Carey PC; Dearborn, Mich.*

**Lisa K. Mullen**

*Office of David Wm. Ruskin, Chapter 13 Standing Trustee*

*Southfield, Mich.*

**Jesse R. Sweeney**

*Sweeney Law Offices, PC; Southfield, Mich.*

**Consumer Bankruptcy Mortgage Issues**

An in-depth look at mortgage claims and causes of actions, challenging foreclosure sales and how to litigate the issues, and robo-signing. The panel will also cover how to frame the mortgage action arguments, defeating motions for relief, and the results and consequences to the debtor.

**Hon. Thomas J. Tucker; Moderator**

*U.S. Bankruptcy Court (E.D. Mich.); Detroit*

**Kimberly R. Clayton**

*Schneider Miller, PC; Detroit*

**John P. Kapitan**

*Trott & Trott, P.C.; Farmington Hills, Mich.*

**Brian J. Small**

*Thav Gross PC; Bingham Farms, Mich.*

**3:20-3:35 p.m.**  
**Refreshment Break**

**3:35-5:00 p.m.**  
**Closing Plenary Session**  
**Evidence and Exhibits: A How-To  
Demonstration and Discussion**

This year's litigation session will address the recurring problems in getting documents into evidence in consumer cases: laying a foundation to admit appraisals, loan applications, mortgage loan records, receipts, bills and other documents; using self-authenticating documents; how to establish that something is within the business records exception to hearsay; how to effectively use schedules and statements of financial affairs; and effectively using 341 transcripts and other transcripts of prior testimony. In addition, the panel will focus on a variety of exhibits that may come up in a variety of matters — from trials to evidentiary hearings, and everything in between.

**Hon. Mark A. Randon, Moderator**

*U.S. Bankruptcy Court (E.D. Mich.); Detroit*

**Michael S. Leib**

*Southfield, Mich.*

**Lawrence J. Murphy**

*Honigman Miller Schwartz and Cohn LLP; Detroit*

**Paul J. Randel**

*Office of the U.S. Trustee; Detroit*

**Linda M. Watson**

*Clark Hill PLC; Birmingham, Mich.*

**5:00-6:00 p.m.**  
**Networking Reception**

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## 10th ANNUAL DETROIT CONSUMER BANKRUPTCY CONFERENCE

### ACCOMMODATIONS

The elegant Somerset Inn, our host hotel, is located in the heart of Troy's business and financial district in close proximity to The Palace at Auburn Hills, Ford Field, Comerica Park, a golf course, and several museums and theaters. ABI has reserved a block of rooms at the special conference rates of **\$119** for a Tower Room and **\$139** for an Executive Room. To secure these special rates, reservations must be made by **October 28, 2014**. Reservations are limited, and rooms are held on a first-come, first-served basis. *ABI cannot guarantee anyone a room after the October 28 cutoff or after the specially rated ABI block has been filled.*

### CANCELLATION POLICY

All fees, except a **\$75 handling fee**, will be refunded if written notice of cancellation is received by **October 21, 2014**. No refunds will be granted after October 21, but substitutions will be allowed. After October 21, upon written request, a coupon for 20% off the registration fee (not including optional events) will be issued, which can be used (by the canceling registrant only) for any ABI educational program up to one year after this conference, or for this same conference next year.

### CONTINUING EDUCATION CREDIT

**6.5 hours** of general CLE credit are pending in states calculating CLE on a 60-minute hour, and **7.5 hours** of general CLE credit are pending in 50-minute-hour states. Credit hours granted are subject to approval from each state. **California MCLE:** ABI certifies that this activity has been approved for MCLE credit in the amount of **6.5 hours**. **NY MCLE:** This transitional and non-transitional program has been approved in accordance with the requirements of the CLE Board for a maximum of **7.5 credit hours**, which can be applied toward the area of professional practice. **7.5 hours** of CPE credit are also available.

### FINANCIAL HARDSHIP STATEMENT

ABI acknowledges that in some instances there will be persons who need to attend an educational seminar for CLE credit who are not able to pay full registration fees. ABI will handle such instances on a case-by-case basis and will work with the individual on alternative solutions. Financial assistance is available for this program, and *all applications for financial assistance must be submitted by September 23, 2014*. For persons who cannot meet the full registration rate, ABI will offer a reduced rate based on what the individual can reasonably

### CONTINUING EDUCATION CREDIT {CONTINUED}

\*ABI offers intermediate-level courses, which assume that attendees will have at least some detailed knowledge in insolvency matters (pursuant to the "Statement on Standards for CPE Programs" established by AICPA and NASBA). ABI is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE sponsors. State boards of accountancy have the final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Ave. North, Suite 700, Nashville, TN, 37219-2417, or [www.nasba.org](http://www.nasba.org). For more information regarding administrative policies such as complaint and refund, please contact the American Bankruptcy Institute at (703) 739-0800. For more information about the conference, please e-mail [ecarden@abiworld.org](mailto:ecarden@abiworld.org).

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afford to cover the cost of meals and materials. For persons unable to pay a reduced rate, ABI may allow the individual to work at the registration area for a few hours during attendee check-in, or assist in conference set-up. ABI also has reduced rates for government employees, professors, law clerks and students. For more information or to request an application, please contact the American Bankruptcy Institute at (703) 739-0800, or send an email to [ecarden@abiworld.org](mailto:ecarden@abiworld.org).