

NACTT 2024

59th Annual Seminar



Boston, MA
Boston Marriott Copley Place

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PRESIDENT'S LETTER

On behalf of the National Association of Chapter 13 Trustees (NACTT), I want to welcome you to our 59th Annual Seminar in Boston, Massachusetts. The premier consumer bankruptcy education event of the year is happening in the historic and beautiful city of Boston from July 4 – July 6, 2024 at the Marriott Copley Place in the heart of the historic Back Bay neighborhood. If you enjoy American history, Boston is the perfect destination for you. In addition to being just a few blocks from Boston Common and the Public Garden, with its famous Swan Boats, the Marriott Copley Place is connected via walkways to premium retail and dining at the Prudential Center and Copley Place Mall.

The 4th of July in Boston is truly a special experience. The annual fireworks display and free concert on the Esplanade featuring the Boston Pops Orchestra and many other music and stage stars has been a tradition for more than 90 years. This is an event you will not want to miss.

This year's program promises to provide its own brand of fireworks and covers a wide mix of emerging case law, relevant topics and notable discussions on issues facing Chapter 13 practitioners from the debtor, creditor and trustee perspectives. The plenary sessions include:

Appreciated Values: What are the Appellate and Bankruptcy Courts Saying Now?

How Hard to Squeeze Debtors - Getting the Best Results for Creditors While Balancing Benefits to Debtors

Credit Scoring – How it Works and Doesn't Work for Consumers in Bankruptcy

Appeals from Bankruptcy Courts – When and How To Do It Effectively

When Does Zealous Advocacy Cross a Line – The Ethics Jeopardy Zeal Game

Student Loans – What is Happening in Current Government Repayment Programs

In addition, this year's program will offer breakout sessions on mortgage issues, an escrow workshop, evaluating tax returns and financial documents, arbitration, domestic relations and a track designed specifically for staff of Chapter 13 trustees. Back by popular demand, the NACTT is proud to feature the *Chapter 13 Case Law Update* and the *Annual Roundtable*. This year's roundtable discussion topic will be *Access to Justice in the Bankruptcy Courts During a Time of Great Change* and will feature prominent judges, academics, attorneys and the United States Trustee.

As always, the NACTT seminar provides outstanding networking opportunities and a forum for sharing ideas on consumer bankruptcy laws and procedures. Your Friday afternoon will be free to enjoy the many charms of this great city. Boston is home to the U.S.S. Constitution, the Freedom Trail, the JFK Presidential Library and Museum, Old North Church, Paul Revere's House and a host of other historical sites. If art and adventure is what you are looking for, there is the Boston Museum of Fine Arts, the Isabella Stewart Gardner Museum, the New England Aquarium, Museum of Science, and many harbor cruises for sightseeing and whale watching. For those who enjoy architecture, this is also the place to be. The historic Back Bay area, where the Marriott Copley Place is located, is home to some of the largest and best-preserved examples of Victorian and Edwardian architecture in the country.

The NACTT strives to be a nationwide leader in consumer bankruptcy law education, and our annual seminar presents many opportunities to improve your knowledge and expertise. The NACTT, the Academy and program planners have compiled an excellent panel of speakers from across the country along with social events to provide an opportunity to reconnect with colleagues and friends.

I hope you will join us!

Krispen S. Carroll, NACTT President



Krispen S. Carroll
President



Grgory A. Burrell
Vice-President and Program Chair

REGISTRATION

The Seminar Registration Desk will be open beginning at 12:00 pm on Tuesday, July 2, 2024.

REGISTRATION FEE

All seminar materials will only be available via internet download from The NACTT Academy. Pre-registration will close on May 1st.

	All Education Materials included in Free Download, except Case Law Update By May 1	\$200 late fee On site/After May 1
Wednesday Mortgage Session.....	\$50.....	\$75
Trustee NACTT Member (Conference, food functions)	\$1000.....	\$1200
Associate NACTT Member (Conference, food functions)	\$1000	\$1200
Staff of NACTT Member (Conference, food functions)	\$950	\$1150
Staff Attorney of NACTT Trustee (Conference, food functions)	\$1000	\$1200
EOUST/DOJ or Office of the US Courts Employee (Conference, food functions)	\$950	\$1150
Non-NACTT Member (Conference, food functions)	\$1300	\$1500
Bankruptcy Judge	\$400.....	\$400
Social Attendee Age 13-Adult*	\$300	\$500
Social Attendee Age 6-12*	\$125	\$250
Social Attendee Age 3-5*	\$75	\$200

Best deal: Join as a NACTT Associate Member for \$250; save \$300 on Non-Member Registration and receive the *NACTT Quarterly* and access to member privileges on NACTT.com

***Great Deal - Social attendee registration includes three breakfasts, breaks and two receptions.**

A refund, less \$200, will be granted to written requests received by May 1. NO REFUNDS will be granted after May 2, except in the case of a medical emergency or a death in the family. These refunds will be subject to the \$200 cancellation fee.

CONFERENCE ATTIRE

Dress for the sessions will be CASUAL except for speakers. Business casual is encouraged for the receptions. Attire for the other social events will be CASUAL. Meeting Rooms will be cold.

AIRLINE DISCOUNT CODE (There are no discount codes for 2024.)

SEMINAR MATERIALS

Seminar materials will be available for all attendees via an internet download from The NACTT Academy.

Materials download instructions will be emailed to attendee at the email address provided on the seminar registration form.

Select seating areas in the meeting rooms will have access to power outlets for laptop use during the seminar. NACTT WILL have a wireless access code.

HOTEL INFORMATION

Boston Marriott Copley Place, 110 Huntington Avenue, Boston, MA 02116. Conference reservations for the seminar can only be made for registered seminar attendees. Guaranteed reservations must be accompanied by a first night room deposit or major credit card. Your credit card may be charged for one night room and tax at the time of making reservations. All deposits are refundable up to 72 hours prior to arrival. Reservations must be made on or before the cutoff date of June 18, 2024. NACTT does not guarantee rooms will be available until June 18, 2024, so make reservations early. Our group room rate (plus tax) is \$239 single or double. Check in time is 4:00 p.m. and check out time is 11:00 a.m. **A reservation link will be emailed to the attendee at the email address provided on the seminar registration form.**

If you need help with air travel, shuttle service, or car rental, contact Jane Franks at Forest Lake Travel, (803) 738-1520

BOSTON 2024 AGENDA

TUESDAY, JULY 2, 2024

12:00 - 5:00 Registration/Information Desk Open

WEDNESDAY, JULY 3, 2024

7:30 - 9:30 NACTT Academy Open Board Meeting

8:00 - 5:00 Registration/Information Desk Open

8:00 - 9:00 STACS Meeting

8:00 - 12:00 Mortgage Seminar (Registered attendees for this session only)

8:00 - 12:00 NDC Board Meeting

9:00 - 10:00 NACTT/EOUST Liaison Meeting

10:00 - 11:30 NACTT Board of Directors Meeting & Lunch

1:15 - 3:15 Open NACTT Board of Directors Meeting and NACTT Trustee Business Meeting (All Trustees Welcome)

3:15 - 4:15 Current Issues for Trustees

3:15 - 4:15 Current Issues for AO Trustees

4:30 - 5:30 Small Trustee Office Committee

4:30 - 5:30 Auto Creditors Committee Meeting

5:00 - 6:00 Student Loan Committee Meeting

6:00 - 7:30 Trustee and Guest Reception (By Invitation Only)

THURSDAY, JULY 4, 2024

Presiding Officer: **Gregory A. Burrell**, NACTT Vice President, Program Chair, and Chapter 13 Standing Trustee for the District of Minnesota (Minneapolis)

7:30 - 8:30 Breakfast with Exhibitors

8:00 - 5:00 Registration/Information Desk Open

8:00 - 5:00 NACTT Trustee/Academy Member Hospitality

8:30 - 8:50 Welcome and Opening Remarks

Krispen S. Carroll, NACTT President and Chapter 13 Standing Trustee for the Eastern District of Michigan (Detroit)

Gregory A. Burrell, NACTT Vice President, Program Chair, and Chapter 13 Standing Trustee for the District of Minnesota (Minneapolis)

Honorable William Houston Brown, United States Bankruptcy Judge, Western District of Tennessee (Retired), Editor and Advisor, NACTT Academy for Consumer Bankruptcy Education, Inc. (Franklin, TN)

Carolyn A. Bankowski, Chapter 13 Standing Trustee for the District of Massachusetts (Boston)

8:50 - 9:00 Update from the Administrative Office of United States Courts

9:00 - 9:25 Update from the Executive Office for United States Trustees

Tara Twomey, Director of the Executive Office for United States Trustees, U.S. Department of Justice (Washington, DC)

AGENDA

- 9:30 - 10:30** **Appreciated Values: What are the appellate and bankruptcy courts saying now?**
Moderator: Tiffany Cornejo, Chapter 13 Standing Trustee for the District of New Mexico (Albuquerque)
Honorable John P. Gustafson, United States Bankruptcy Judge, Northern District of Ohio (Toledo)
David Cox, Cox Law Group PLLC (Lynchburg, VA)
- 10:30 - 11:00** **Break with Exhibitors**
- 11:00 - 12:00** **How Hard to Squeeze Debtors? Getting the best results for creditors while balancing benefits to debtors**
Moderator: Beverly M. Burden, Chapter 13 Standing Trustee for the Eastern District of Kentucky (Lexington)
Honorable Kesha L. Tanabe, United States Bankruptcy Judge, District of Minnesota (St. Paul)
Kara Gendron, Mott & Gendron Law (Harrisburg, PA)
Tony Sottile, Sottile & Barile (Loveland, OH)
- 12:00 - 1:30** **Lunch on Your Own**
- 1:30 - 2:30** **Your Choice - One of Two Breakout Sessions Designed for General Attendees**
- 1) A Focus on Mortgage Issues**
Moderator: Dynele L. Schinker-Kuharich, Chapter 13 Standing Trustee for the Northern District of Ohio (Canton)
Honorable Kathy A. Surratt-States, United States Bankruptcy Judge, Eastern District of Missouri (St. Louis)
Jo-Ann L. Goldman, Product Manager Principal, Sagent Lending Technologies (Park City, UT)
Jeffrey S. Fraser, Albertelli Law (Tampa, FL)
- 2) Evaluating Tax Returns and Other Financial Documents**
Moderator: John G. Jansing, Chapter 13 Standing Trustee for the Southern District of Ohio (Dayton)
Honorable Selene D. Maddox, United States Bankruptcy Judge, Northern District of Mississippi (Aberdeen)
Jenny L. Doling, J. Doling Law, P.C. (Palm Desert, CA)
- Alternative Track Designed Specifically for Staff of Trustee Offices**
- 3) Managing Transitions in a Chapter 13 Trustee's Office**
Brandi L. Kirkland, Staff Attorney, Chapter 13 Standing Trustee K. Edward Safir (Atlanta, GA)
René Hendricks, Office Administrator, Chapter 13 Standing Trustee Carl B. Davis (Wichita, KS)
Beckie J. Hadley, Controller/Director of Operations, Chapter 13 Standing Trustee Barbara Foley (Kalamazoo, MI)
Kristi Smith, Court Liaison and Legal Assistant to Chapter 13 Standing Trustee Sabrina McKinney (Montgomery, AL)
- 2:30 - 3:00** **Break with Exhibitors**
- 3:00 - 4:00** **Your Choice - One of Two Breakout Sessions Designed for General Attendees**

AGENDA

1) Properly Applying Insurance Proceeds from Wrecked Vehicles and Other Postpetition Recoveries During the Plan

Moderator: Daryl J. Smith, Chapter 13 Standing Trustee for the Western District of Louisiana (Shreveport)

Honorable Selene D. Maddox, United States Bankruptcy Judge, Northern District of Mississippi (Aberdeen)

Michael J. Maloney, Watton Law Group (Milwaukee, WI)

Thomas L. Canary, Jr., Keith D. Weiner & Associates Co., L.P.A. (Cleveland, OH)

2) Arbitration Issues and Bankruptcy

Moderator: Lon A. Jenkins, Chapter 13 Standing Trustee for the District of Utah (Salt Lake City)

Mark C. Leffler, Consumer Litigation Associates (Newport News, VA)

Nicole Mariani Noel, Shareholder, Kass Shuler (Tampa, FL)

Alternative Track Designed Specifically for Staff of Trustee Offices

3) The National Data Center

David Shapiro, Chief Operating Officer, National Data Center (Lafayette, CA)

Mary Ruppenthal, Chief Administrator, National Data Center (Lafayette, CA)

David Snapp, Database Architect, National Data Center (Lafayette, CA)

Loren Smith, Database Administrator, National Data Center (Lafayette, CA)

Sarah Camp, Senior Administrator, National Data Center (Lafayette, CA)

4:05 - 5:05 Your Choice - One of Two Breakout Sessions Designed for General Attendees

1) Domestic Relations Issues: When is stay relief appropriate, division of assets post-bankruptcy, assigned debts and domestic support obligation beneficiary issues

Moderator: William F. Jaworski, Jr., Chapter 13 Standing Trustee for the District of Delaware (Wilmington)

Honorable Kathy A. Surratt-States, United States Bankruptcy Judge, Eastern District of Missouri (St. Louis)

Honorable William Houston Brown, United States Bankruptcy Judge, Western District of Tennessee (Retired), Editor and Advisor, NACTT Academy for Consumer Bankruptcy Education, Inc. (Franklin, TN)

2) Escrow Workshop: Expected changes to escrow statements for debtors in Chapter 13

Moderator Debra L. Miller, Chapter 13 Standing Trustee for the Eastern District of Tennessee (Knoxville)

Alice Whitten, Associate General Counsel, Executive Director, Consumer Lending Division, Wells Fargo Legal Department (Irving, TX)

Stacey Gorman, Special Projects Lawyer, K & L Gates (Boston, MA)

Alternative Track Designed Specifically for Staff of Trustee Offices

3) Bring Your Own Hot Topic: Roundtable discussion of miscellaneous Chapter 13 trustee office issues

Brandi L. Kirkland, Staff Attorney, Chapter 13 Standing Trustee K. Edward Safir (Atlanta, GA)

René M. Hendricks, Office Administrator, Chapter 13 Standing Trustee Carl B. Davis (Wichita, KS)

Beckie J. Hadley, Controller/Director of Operations, Chapter 13 Standing Trustee Barbara Foley (Kalamazoo, MI)

Kristi Smith, Court Liaison and Legal Assistant to Chapter 13 Standing Trustee Sabrina McKinney (Montgomery, AL)

5:30 - 7:00 President's Reception

AGENDA

FRIDAY, JULY 5

Presiding Officer: Melissa J. Davey, NACTT Secretary and Chapter 13 Standing Trustee for the Northern District of Georgia (Atlanta)

- 7:30 - 8:30** Breakfast with Exhibitors
- 8:00 - 1:00** Registration/Information Desk Open
- 8:00 - 1:00** NACTT Trustee/Academy Member Hospitality
- 8:30 - 8:45** Opening Remarks and Announcements
- 8:45 - 10:15** **Digital Evidence, Cyber Threat Awareness, and Creative Strategies for Managing Risk**
Mark Lanterman, Computer Forensic Services (Minneapolis, MN)
- 10:15 - 10:45** Break with Exhibitors
- 10:45 - 11:45** **Credit Scoring: How it works and doesn't work for consumers in bankruptcy**
Moderator: Jack N. Zaharopoulos, Chapter 13 Standing Trustee for the Middle District of Pennsylvania (Hummelstown)
Sarah B. Mancini, Co-Director of Advocacy, National Consumer Law Center (Boston, MA)
- 11:50 - 12:50** **Annual Roundtable: Access to justice in the bankruptcy courts during a time of great change**
Moderator: Honorable Keith M. Lundin, United States Bankruptcy Judge, Middle District of Tennessee (Retired)
Honorable Cynthia A. Norton, United States Bankruptcy Judge, Western District of Missouri (Kansas City)
Tara Twomey, Director of the Executive Office for United States Trustees, U.S. Department of Justice (Washington, DC)
Professor Ingrid Michelsen Hillinger, Boston College Law School (Boston, MA)
Amrane Cohen, Chapter 13 Standing Trustee for the Central District of California (Orange)
Keri P. Ebeck, Bernstein-Burkley, P.C. (Pittsburgh, PA)
Richardo I. Kilpatrick, Kilpatrick & Associates (Auburn Hills, MI)
John Rao, Senior Attorney, National Consumer Law Center (Boston, MA)

Enjoy Your Free Afternoon

SATURDAY, JULY 6

Presiding Officer: Jason Wilson-Aguilar, NACTT Treasurer and Chapter 13 Standing Trustee for the Western District of Washington (Seattle)

- 7:30 - 8:30** Breakfast with Exhibitors
- 8:00 - 5:00** Registration/Information Desk Open
- 8:00 - 5:00** NACTT Trustee/Academy Member Hospitality
- 8:30 - 8:40** Opening Remarks/Announcements
- 8:40 - 9:10** **Appeals from Bankruptcy Courts: When and how to do it effectively**
Honorable John P. Gustafson, United States Bankruptcy Judge, Northern District of Ohio (Toledo)
- 9:15 - 10:15** **Ethics Jeopardy Zeal Game: When does zealous advocacy cross a Line?**
Honorable Cynthia A. Norton, United States Bankruptcy Judge, Western District of Missouri (Kansas City)

AGENDA

10:15 - 10:45 Break with Exhibitors

10:45 - 12:00 Current Student Loan Issues and the Impact of Chapter 13

Moderator: Scott F. Waterman, Chapter 13 Standing Trustee for the Eastern District of Pennsylvania (Reading)

Honorable Kesha L. Tanabe, United States Bankruptcy Judge, District of Minnesota (St. Paul)

Augustus T. Curtis, Trial Attorney, U.S Department of Justice, Civil Division, Commercial Litigation Branch (Washington D.C.)

Edward C. Boltz, Law Offices of John T. Orcutt, P.C. (Durham, NC)

12:00 - 1:30 Lunch On Your Own

1:30 - 3:00 Chapter 13 Case Law Update

Honorable Keith M. Lundin, United States Bankruptcy Judge, Middle District of Tennessee (Retired)

Henry E. Hildebrand, III, Chapter 13 Standing Trustee for the Middle District of Tennessee (Nashville)

Hilary Bonial, Bonial & Associates, P.C. (Dallas, TX)

3:00 - 3:30 Break with Exhibitors

3:30 - 5:00 Chapter 13 Case Law Update (continued)

5:30 - 7:00 Farewell Reception

CLE POLICY/FUTURE DATES

« CLE POLICY »

NACTT will be responsible for the following regarding CLE:
NACTT will apply for CLE in each state with registered attendees.
NACTT will pay the application fee (if applicable) for each state as required.
NACTT will file all CLE for attendees that submit the uniform certificate on-site.
NACTT will not file CLE for self-reporting states.

ATTORNEYS WILL BE RESPONSIBLE FOR THE FOLLOWING REGARDING CLE:

Attorneys that are required, by state, to sign in/out daily will be responsible for checking in at the CLE registration desk daily.
Attorneys that fail to submit their uniform certificate on-site will only have 30 days to submit the uniform certificate to NACTT for filing. After this 30-day period, the attorney will be responsible for filing their own CLE directly.
Attorneys will be responsible for all fees associated with credit hours on-site (excluding the initial application fee).
All checks must be written to NACTT for NACTT to file for CLE. Attorneys will be responsible for filing CLE in self-reporting states.

FUTURE DATES

2025

JULY 9-12, 2025

**CHICAGO MARRIOTT DOWNTOWN MAGNIFICENT MILE
CHICAGO, IL**

2026

JULY 8-11, 2026

**NEW YORK MARRIOTT MARQUIS
NEW YORK, NEW YORK**

2027

JULY 14-17, 2027

**GAYLORD ROCKIES RESORT & CONVENTION CENTER
AURORA, CO**

2028

JULY 24-27, 2028

**MOHEGAN SUN
UNCASVILLE, CT**