

## **ENSURING DEBTORS ACHIEVE BANKRUPTCY SUCCESS IN THE 21ST CENTURY**

You are invited to join the NACTT and a panel of bankruptcy experts from all sides of the bankruptcy spectrum as they discuss real-world experiences, including the potential ramifications of proposed changes to consumer bankruptcy codes.

Since the implementation of BAPCPA 18 years ago, the bankruptcy code has remained relatively unchanged. Only through consistently reviewing, adapting and modifying the bankruptcy code on a regular basis can we ensure that it remains germane to the ever-changing needs of the American people.

This in-person and virtual roundtable will consider and evaluate the debtors' needs and goals in filing bankruptcy, whether they relate to the cessation of foreclosure or garnishment, the return of a vehicle, or the ultimate discharge of debt. We will explore the debtors' experience, expectations, and consequences with the objective of fostering equality in bankruptcy.

### **When?**

July 26, 2023,  
12:00pm CT

### **Where?**

NACTT  
58th Annual Seminar  
JW Marriott Austin  
or  
Virtual via Zoom

### **Who?**

Bankruptcy Industry  
Professionals

**Bill Rochelle** - Moderator

### **Panelists**

**Mary Beth Ausbrooks**,  
Rothschild & Ausbrooks, PLLC

**Hilary B. Bonial**,  
Bonial & Associates, P. C.

**Henry E. Hildebrand, III**,  
Chapter 13 Trustee

**Richardo I. Kilpatrick**,  
Kilpatrick & Associates, P.C.

**The Honorable Ronald B. King**,  
U.S. Bankruptcy Judge,  
Western District. Texas , San Antonio

**Professor Jay L. Westbrook**,  
Benno C. Schmidt Chair of Business  
Law, University of Texas School Of Law