

# CONSUMER BANKRUPTCY FROM START TO FINISH

— A 2-Day Practical Course —

MIAMI,  
FLORIDA

AUGUST 26<sup>th</sup> *and*  
AUGUST 27<sup>th</sup>, 2010

## Credit Information

Financial Planners - 12.0 (pending)

CLE - 14.5 (pending)

IACET - 1.2

ICB - 12.5

CPE for Accountants/NASBA - 14.0

*See inside for details.*

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## Faculty

Robert J. Bigge  
*Bigge & Rodriguez, P.A.*

Julie Elizabeth Hough  
*Hough Robson, PL*

Robert C. Meyer  
*Robert C. Meyer, P.A.*

Les S. Osborne  
*Rappaport Osborne & Rappaport*

David A. Ray  
*Arnstein & Lehr LLP*

Raysa I. Rodriguez  
*Bigge & Rodriguez, P.A.*

Anna V. Tumpovskiy  
*Law Offices of Elizaveta Samorukova*

## Don't Miss This Opportunity!

- 2 days of thorough consumer bankruptcy procedure
- Special panel discussions designed to answer all of your filing questions
- Leave fully ready to handle and file in the best interest of your client.

# SEMINAR OVERVIEW

## ABOUT THIS SEMINAR

### Get Step-by-Step Instruction on Bankruptcy Procedures and Forms

This two-day, basic level seminar on consumer bankruptcy provides the nuts and bolts of filing Chapter 7 and 13 - with ample time for all your questions - so you can begin confidently filing petitions. Experienced practitioners will lead you through each step of the process with sample forms, schedules, means tests, repayment plans, and code citations. If you're new to the bankruptcy field, this how-to course will give you the practical knowledge necessary to guide your clients through the complex Chapter 7 and 13 filing processes. **Register today!**

## 10 BENEFITS OF ATTENDING

- Get **two full days** of consumer bankruptcy training for only \$575, so you can begin confidently filing cases for debtors.
- Gain a clear understanding of which chapter to file depending on your client's situation and assets.
- Learn the procedural steps for filing Chapter 7 and 13 to avoid errors that may constitute malpractice.
- Discover how the intricacies and exclusions of the means test can sink your Chapter 7 case.
- Avoid common paperwork mistakes by walking through each essential form.
- Draft a confirmable Chapter 13 plan with tips and strategies from veteran practitioners.
- Recognize what the trustee is looking for in your bankruptcy schedules, so you can provide the needed information.
- Be prepared for 341 meetings: anticipate questions and issues that may arise.
- Stay up to date on changing regulations and pertinent case law.
- Get two key opportunities to ask your tough case questions to a panel of experienced practitioners.

## CREDIT INFORMATION

The specific continuing education credit(s) listed are for attending the live seminar. The credits may or may not apply for the audio version of this seminar. Please check with your credit board for details. For additional questions regarding continuing education credits, please contact us at **866-240-1890**.

**Accountants** - This is a basic level program presented in a group live setting. No advanced preparation or prerequisites are required. This course will:

- Provide a clear understanding of which chapter to file depending on your client's situation and assets.
- Explore the procedural steps for filing Chapter 7 and 13 to avoid errors that may constitute malpractice.
- Discover how the intricacies and exclusions of the means test can sink your Chapter 7 case.
- Identify ways to avoid common paperwork mistakes by walking through each essential form.
- Examine how to draft a confirmable Chapter 13 plan with tips and strategies from veteran practitioners.
- Present ways to recognize what the trustee is looking for in your bankruptcy schedules, so you can provide the needed information.
- Set forth what you need to be prepared for 341 meetings: anticipate questions and issues that may arise.
- Present how to stay up-to-date on changing regulations and pertinent case law.

No advanced preparation or prerequisites are required. Field(s) of Study -- Regulatory Ethics; Administrative Practice.

**Financial Planners - 12.0 - Pending.** This course has been submitted to the CFP Board of Standards. Approval pending.

**CLE - 14.5 - Pending.** This program has been submitted to The Florida Bar for approval.



NBI, Inc. has been approved as an Authorized Provider by the International Association for Continuing Education and Training (IACET), 8405 Greensboro Drive, Suite 800, McLean, VA 22102. NBI, Inc. DBA National Business Institute has awarded 1.2 CEUs to participants who successfully complete this program. (Provider #4558)



NBI, Inc. is an Accredited Continuing Education Provider (ACEP) of the Institute of Certified Bankers™ (ICB). The ICB is dedicated to promoting the highest standards of performance and ethics within the financial services industry. The "Consumer Bankruptcy From Start to Finish" content has been reviewed and approved for 12.5 CLBB continuing education credits.



NBI, Inc. 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 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 Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: [www.nasba.org](http://www.nasba.org). This program

is designed to qualify for 14.0 hours (based on 50 minute credit hour) of continuing professional education credit for accountants. For more information regarding administrative policies such as complaint and refund, please contact our offices at (800) 930-6182.

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# SEMINAR OUTLINE

## Day 1 —

Thursday, August 26<sup>th</sup>

### INTRODUCTION TO CONSUMER BANKRUPTCY

9:00 - 9:30, Robert J. Bigge

#### THE INITIAL CLIENT INTERVIEW: IS IT MORE THAN MEETS THE EYE?

9:30 - 10:15, Robert J. Bigge

- What the Debtor Should Bring
- Disclosures
- Must-Ask Questions for the Debtor
- Is the Debtor the Best Source of Information?
- Retainer Agreement

#### DETERMINING WHICH CHAPTER TO FILE: WHAT KEY QUESTIONS WILL TELL YOU

10:15 - 11:00, Robert J. Bigge

- What Does the Debtor Want to Accomplish?
- Is All Property Exempt?
- Does the Debtor Qualify for Chapter 7 Based Upon Income?
- Is the Debtor Current on House and Vehicle Payments?
- Does the Debtor Owe Taxes or Have an IRS Lien?
- Judicial Lien or Domestic Support Obligation?

**BREAK — 11:00 - 11:15**

#### THE MEANS TEST: A WALK-THROUGH

11:15 - 12:00, Robert C. Meyer

- Determining the Debtor's Income
- Subtracting Standardized and Actual Expenses
- Common Mistakes to Avoid

**LUNCH — 12:00 - 1:00**

#### FILING CHAPTER 7

1:00 - 2:00, David A. Ray and Julie Elizabeth Hough

- Completion of Necessary Forms
- Filing Chapter 7 Electronically: What You Need to Know

#### CREDITORS' DEFENSES DURING BANKRUPTCY

2:00 - 2:45, David A. Ray and Julie Elizabeth Hough

- Lifting Automatic Stay
- Reaffirming Debts
- Adversarial Proceedings

**BREAK — 2:45 - 3:00**

#### 341 MEETINGS AND HEARINGS: PROCEDURES AND ANTICIPATING QUESTIONS

3:00 - 3:30, David A. Ray and Julie Elizabeth Hough

#### PANEL DISCUSSION: CHAPTER 7 QUESTIONS AND ANSWERS

3:30 - 4:30, Julie Elizabeth Hough, Robert C. Meyer, David A. Ray, Raysa I. Rodriguez and Anna V. Tumpovskiy

*An unstructured opportunity to get more tips and answers to your specific Chapter 7 questions from a panel of faculty members.*

\*If needed, the above agenda may be changed to best accommodate all of our attendees.

## Day 2 —

Friday, August 27<sup>th</sup>

### FORMULATING A CONFIRMABLE CHAPTER 13 PLAN

9:00 - 10:00, Robert J. Bigge

- Chapter 13 Plan Requirements
- Contents of the Plan
- Cramdowns
- Form B22C and Determining Disposable Income
- Computing Plan Payment and Feasibility Calculation
- Determining the Plan's Length
- Confirmation of Plan
- Consummation of Plan
- Chapter 13 Discharge
- Post-Confirmation Modification
- Important Tips to Remember

#### CASE STUDY: CHAPTER 13

10:00 - 11:00, Robert J. Bigge

*Walk through a Chapter 13 filing with a review of the schedules and documents to be filed, as well as line-by-line completion of forms.*

**BREAK — 11:00 - 11:15**

#### THE TRUSTEE'S VIEWPOINT

11:15 - 12:15, Les S. Osborne

- The Trustee's Role: Obligations to Debtors and Creditors
- What Trustees are Looking for in Filings
- The Debtor's Income and Expenses - Why You Should Calculate the Numbers Yourself
- Reviewing Claims After Claims Bar Dates
- Preparing for 341 Meetings and Hearings
- Deadlines
- Requesting a Payoff or Other Audit
- Communication With the Trustee's Office and Your Client
- Attorneys' Fees

**LUNCH — 12:15 - 1:15**

#### A PRIMER ON TAX RULES IN BANKRUPTCY

1:15 - 2:15, Anna V. Tumpovskiy

- Introduction
- Dealing With Property Taxes
- How to Handle Employment Taxes
- Income Taxes

#### ETHICAL CONSIDERATIONS IN BANKRUPTCY

2:15 - 3:15, Raysa I. Rodriguez

- Charging Attorneys' Fees
- Debtor Works a Second Job Off the Books
- Spouse Doesn't Know About Child Support Payments for Out-of-Wedlock Child
- Domestic Partner Refuses to Give Their Financials
- Discovering the Debtor Lied in His Petition After it is Filed
- Transferring a House or Other Assets to Avoid Creditors

**BREAK — 3:15 - 3:30**

#### PANEL DISCUSSION: CHAPTER 13 QUESTIONS AND ANSWERS

3:30 - 4:30, Les S. Osborne, Raysa I. Rodriguez and Anna V. Tumpovskiy

*An unstructured opportunity to get more tips and answers to your specific Chapter 13 questions from a panel of faculty members.*

## UPCOMING VIDEO WEBCASTS

Video webcasts offer attendees the opportunity to gain continuing education training through streaming audio and video.

You will also be able to view and print the reference manual, and submit questions electronically for live responses! Check out some of these upcoming video webcasts!

- June 23** Drafting Commercial Real Estate Leases: The Ins and Outs of Protecting Your Interests (53402ER)  
**June 24** Adoption Law: Start to Finish (53403ER)  
**June 29** Fast and Free Online Research for Your Legal Practice (53568ER)  
**June 30** 22nd Annual Advanced Estate Planning Techniques (53716ER)  
**June 30** Legal Ethics 2010 (53309ER)

To register, visit us online at [www.nbi-sems.com](http://www.nbi-sems.com) or call 800-930-6182.

## TELECONFERENCES

### Can't leave the office for an entire day?

You can still gain the training and education you need. No need to leave the office, relevant topics and convenient 1 to 2 hour training sessions are rolled into one. Check out some of these upcoming teleconferences!

- June 24** Estate Administration: Closing the Estate and Filing the Final Tax Return (52997ER)  
**June 28** Ethics: How Technology is Changing the Attorney-Client Relationship (53010ER)  
**June 29** Income Taxation of Trusts and Estates: A Basic Primer (53037ER)  
**June 29** Complex Social Security Law Issues (53003ER)  
**June 30** Litigation Ethics (53712ER)  
**July 14** Bankruptcy in Divorce (54523ER)

To register, visit us online at [www.nbi-sems.com](http://www.nbi-sems.com) or call 800-930-6182.

## BOOKSTORE

To order any of the audio and reference materials below, please order online or call 800-930-6182. For more topics, visit us online — [www.nbi-sems.com](http://www.nbi-sems.com)

manual — \$99      cd and manual — \$199

*Note: Prices may vary by topic when looking online.*

### CONSUMER BANKRUPTCY: THE BASICS OF CHAPTERS 7 AND 13

© October 2009 - 136 Pages (FP50391)

By: Richard R. Baker, Scott R. Fransen and Richard B. Webber II.

### NUTS AND BOLTS OF BANKRUPTCY LAW

© February 2010 - 187 Pages (FP51417)

By: Brett M. Amron, Allison R. Day, Laila S. Gonzalez, Joan M. Levit, Robert C. Meyer, Robert Reynolds and David N. Stern.

### COMPLEX BANKRUPTCY ISSUES

© October 2009 - 153 Pages (FP51070)

By: Kevin M. Eckhardt, Lynn H. Gelman, Stephen C. Hunt and Barbara L. Phillips.

### BANKRUPTCY LAW AND LITIGATION

© January 2010 - 130 Pages (FP51984)

By: Jake C. Blanchard, Larry M. Foyle and Marshall G. Reissman.

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## OUR DISTINGUISHED FACULTY

**ROBERT J. BIGGE** is a partner in the Fort Lauderdale law firm of Bigge & Rodriguez, P.A., where he practices in the areas of consumer bankruptcy, creditors' rights in bankruptcy, bankruptcy Chapter 13, foreclosures, defense litigation, debtor and creditor rights, and bankruptcy Chapter 11. He previously has lectured at seminars, including the Chapter 13 Overview Seminar; the University of Miami Bankruptcy Bar Association Annual Bankruptcy Skills Workshop; the St. Thomas Law School, Chapter 13 Seminar and the Nova Southeastern Law School, Chapter Seminar. Mr. Bigge earned his B.A. degree from the University of Florida and his J.D. degree from the University of Miami.

**JULIE ELIZABETH HOUGH** is a partner in the firm of Hough Robson, PL, and has worked as a bankruptcy and commercial litigator since 2004. Initially, she was at the Law Office of Patrick Scott and most recently at Kozyak Tropin & Throckmorton, one of the top bankruptcy and commercial litigation law firms in south Florida. Ms. Hough earned her J.D. degree, magna cum laude, from Nova Southeastern University, and her undergraduate degree from the University of Pittsburgh. She is an adjunct professor at Nova Southeastern University. Ms. Hough currently serves as a board member for the Broward County Women Lawyer's Association and the International Women's Insolvency & Restructuring Confederation. She is a member of the Bankruptcy Bar Association of the Southern District of Florida, the Bankruptcy UCC Committee of the Business Law Section of The Florida Bar, the Broward Inn of Court and the Nova Southeastern University Alumni Association.

**ROBERT C. MEYER** is a sole practitioner in Miami, where he focuses his practice in the areas of commercial litigation, bankruptcy and taxation. A former adjunct professor teaching bankruptcy taxation in the LL.M. taxation program at the University of Miami Law School, he has written and co-written a number of publications, including "Non-Resident Alien Debtors' Exemption Rights in Florida May Exceed Those of Florida Resident Aliens and Floridians," *NABTALK*, (v.19, n.1, p.21, Spring 2003); "Section 522(f): Forward to the Past or Back to the Future?" *Fla. Bar Journal*, November 2008, Vol. 82, No. 10; and "Homestead Protection is Devolving" *ABI Committee Notes*, Consumer Bankruptcy Committee, Volume 4, Number 1, January 2005. Mr. Meyer earned his B.A. degree from Grinnell College, and his J.D. and his LL.M. degrees from the University of Miami. He is a member of the Coral Gables, Miami-Dade County and American bar associations, The Florida Bar (member, sections on Business and Tax), the Association of Trial Lawyers of America, the Bankruptcy Bar Association for the Southern District of Florida, the National Association of Bankruptcy Trustees, the National Association of Consumer Bankruptcy Attorneys and the American Bankruptcy Institute.

**LES S. OSBORNE** is a partner with the Boca Raton law firm of Rappaport Osborne & Rappaport. He is a Chapter 7 trustee for the Southern District of Florida. Mr. Osborne has limited his practice to bankruptcy law, bankruptcy appeals and bankruptcy litigation since 1989, and recently argued a case before the Florida Supreme Court. He has lectured on bankruptcy practice and procedure, bankruptcy litigation and UCC. Mr. Osborne is a member of the Bankruptcy Bar Association of the Southern District of Florida and the National Association of Bankruptcy Trustees. He is also a member of The Florida Bar. Mr. Osborne earned his B.A. degree from The State University of New York and J.D. degree from Nova Southeastern University.

**DAVID A. RAY** is an attorney with Arnstein & Lehr LLP in Fort Lauderdale, where he is a member of the firm's bankruptcy group. Mr. Ray earned his B.S. and M.S. degrees from Florida State University, and his J.D. degree from Nova Southeastern University Shepard Broad Law Center. He is admitted to the bar of the U.S. District Court Southern District of Florida. Mr. Ray is an active member of the Bankruptcy Bar Association for the Southern District of Florida and The Florida Bar. During law school, he was executive editor of the *Law Review* at Nova Southeastern University Shepard Broad Law Center.

**RAYSA I. RODRIGUEZ** is a partner in the law firm of Bigge & Rodriguez, P.A., where she has focused her practice on Bankruptcy Chapter 7, Bankruptcy Chapter 13 and debtor and creditor law since 1997. Ms. Rodriguez has spoken at the Miami Bankruptcy Bar Association Annual Bankruptcy Skills Workshop for several years. She is a member of the Broward County Bar Association and Bankruptcy Bar Association. Ms. Rodriguez received her B.S. and J.D. degrees from Nova Southeastern University.

**ANNA V. TUMPOVSKIY** focuses her practice in consumer bankruptcy, ad valorem tax litigation, international and domestic commercial litigation, and arbitration at the Law Offices of Elizaveta Samorukova. Ms. Tumpovskiy is admitted to practice before all Florida state courts, and the U.S. District Court for the Southern District of Florida. She is a member of the Young Lawyers Division and the International Law Section of The Florida Bar. She obtained her J.D. degree from St. Thomas University School of Law and is a candidate for the LL.M degree in international arbitration from the University of Miami School of Law. While in law school, Ms. Tumpovskiy worked for the tax and finance section at the Miami-Dade County attorney's office and served as the managing editor of the *St. Thomas Law Review*.

## WHO SHOULD ATTEND

This **two-day, basic level course** provides a step-by-step walk-through of filing procedures for Chapters 7 and 13 for:

- Attorneys New to the Bankruptcy Field
- Bankruptcy Petition Preparers and Coordinators
- Paralegals
- Credit Analysts
- Financial Planners
- Accountants

## MIAMI — AUGUST 26<sup>th</sup> *and* 27<sup>th</sup>

### Hyatt Regency Miami

400 SE Second Avenue, Miami FL 33131

Phone 305-358-1234

## SCHEDULE

### Registration:

August 26<sup>th</sup> from 8:30 - 9:00 am

### Seminar:

August 26<sup>th</sup> and 27<sup>th</sup> from 9:00 am - 4:30 pm

Complimentary snacks and refreshments are provided. Lunch is on your own.

## TUITION

**\$575** for the first registrant

**\$565** for each additional registrant

**\$555** for new professionals - save \$20!\*

\*A new professional is anyone with three or less years of professional work experience.

\*Pre-registration is encouraged. If you need to register at the door, you may wish to call us first to confirm availability and to receive information regarding schedule or location changes.

### DIRECTIONS & PARKING

To obtain directions and parking information, please contact the facility listed.

### FREE REFERENCE BOOK

*Consumer Bankruptcy From Start to Finish*

Receive a comprehensive course book, included with your tuition, which you can take back to your office and use as a reference.

### AUDIO RECORDINGS

This seminar will be recorded in its entirety. If you can't attend, you can still obtain the benefits of the information provided by purchasing the manual and CD. See the registration form to order.

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### THE NBI GUARANTEE

Your satisfaction is our guarantee! If you aren't satisfied with a seminar or training resource, call or write us and we'll make it right.

# REGISTRATION FORM

## CONSUMER BANKRUPTCY FROM START TO FINISH

**August 26<sup>th</sup> *and*  
August 27<sup>th</sup>**  
Miami, FL (53246ER)

### SEMINAR TUITION

**\$575** — first registrant  
**\$565** — each adt'l registrant  
**\$555** — for new professionals  
(see tuition details inside brochure)

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