OUTSTANDING UPDATES ON RECENT DEVELOPMENTS IN BANKRUPTCY LAW

- Hear from bankruptcy judges, representatives of the U.S. Trustee’s office, as well as Chapter 13 and Chapter 7 Trustees, consumer, commercial and creditor attorneys and other professionals.
- Be updated on the Top Commercial and Top Consumer Cases of the Year.

20TH ANNUAL BANKRUPTCY INSTITUTE

DATE & LOCATIONS
- Pittsburgh | Thur., Oct. 8, 2015
  The Doubletree Hotel, Pittsburgh City Center

TUITION (INCLUDES COURSE BOOK & LUNCH)
- $399 Members — Pa., or any co. bar assn.
- $379 Members admitted after 1/1/11
- $419 Nonmembers
- $199 Paralegals attending with an atty.
- $200 Judges and judicial law clerks
- $190 Judges and judicial law clerks admitted after 1/1/11

BOOK & AUDIO CD AVAILABLE
- Course Book 2015-8819 $139 plus $8.00 S&H & $8.82 tax ($155.62)
- Audio CD ACD-8819 $39 plus $8.00 S&H & $2.82 tax ($49.82)
- Audio CD & Book Set ACDS-8819 $169 plus $8.00 S&H & $10.62 tax ($187.62)

If you are ordering course materials separately, please allow two weeks after the first program for the shipment of books and 4 to 6 weeks for shipment of the CDs and book/CD sets.
20TH ANNUAL
BANKRUPTCY INSTITUTE

JOIN THE JUDGES

**Hon. Thomas P. Agresti**
U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PA, ERIE

**Hon. Jeffrey A. Deller**
Chief Judge
U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PA, PITTSBURGH

**Hon. Judith K. Fitzgerald (Ret.)**
TUCKER|ARENSBERG
PITTSBURGH

**Hon. Gregory L. Taddonio**
U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PA, PITTSBURGH

PROGRAM HIGHLIGHTS

- Hear from the judges and trustees
- 13 great topics for all levels of practice
- Basic consumer track for new attorneys
- Ethics credit!

WESTERN DISTRICT

**Pittsburgh | Thurs., Oct. 8, 2015**
The Doubletree Hotel
Pittsburgh City Center, One Bigelow Square
9:00 AM to 4:40 PM; check-in begins at 8:30 AM

5 SUBSTANTIVE/1 ETHICS
Pittsburgh | Thurs., Oct. 8, 2015
The Doubletree Hotel
Pittsburgh City Center, One Bigelow Square

9:00 AM TO 4:40 PM; CHECK-IN BEGINS AT 8:30 AM

“HAPPY 20TH!”
PBI is proud to be celebrating the 20th year of our Annual Bankruptcy Institute – a program that always offers a unique focus for each district of Pennsylvania and features judges from the Western District at The Doubletree Hotel. Each year this program receives rave reviews for its wide array of topics, its comprehensive course manual and the wonderful networking opportunity that the day provides. Come help celebrate our 20th birthday!

A MUST-ATTEND INSTITUTE
► Individual workshops let you customize this seminar to your practice needs by selecting the topics of interest to you. Something for everyone!
► A great opportunity to network with bankruptcy judges, trustees, and other bankruptcy practitioners.
► Get a course book that will be your “go-to” reference.
► Enjoy lunch with your colleagues
► Earn ethics credit!

20TH ANNUAL
BANKRUPTCY INSTITUTE

DATE AND LOCATION

8:30 - 9:00 Registration and Continental Breakfast
9:00 - 9:15 Opening Remarks
9:15 - 10:45 Top Consumer Cases of the Year
Lightning Round
Judge Agresti, Ms. Hause, Mr. Steidl (M) & Ms. Swope
10:45 - 11:00 Move to next session
11:00 - 12:00 The Basics of Chapter 7
Mr. Sikirica & Mr. Wahlquist
An Update on Student Loans
When Can You Discharge, Restructure or Consolidate?
Ms. Ebeck & Ms. Martin
Getting Paid in Bankruptcy
Judge Taddonio, Mr. Roach, Ms. Sprague & Ms. Steidl
What Every Commercial Lawyer Needs to Know About Consumer Practice
Mr. Thompson & Mr. Valencik

12:00 - 12:45 Lunch (included for all)
12:45 - 2:15 Essentials of Chapter 13 Practice
Ms. Hildenbrand, Ms. Pail & Ms. Thomas
Real Estate Issues in Consumer Cases
Ms. Ebeck, Mr. Keenan & Mr. Santillan
Real Estate in Commercial Cases
Mr. Burkley, Mr. Helmrich & Ms. Weiss Manne

2:15 - 2:30 Break
2:30 – 3:30 Top 10 Tax Issues Lawyers
Face When Filing Personal Bankruptcies for Small Business Owners or Consumer Debtors
Mr. Corbett, Mr. Hunt & Mr. Palmer
Closing the Case – What Happens and How Does Your Client Emerge?
Judge Fitzgerald & Mr. Calaiaro
The Future Relevance of Chapter 11
Mr. Fustine & Mr. Pagliari

3:30 - 3:40 Break
3:40 - 4:40 Ethics Potpourri – Examine Hot Issues through Hypotheticals
Judge Deller (M), Mr. Gwynne, Ms. Martin, Mr. Sisca & Ms. Swope

This program has been approved by the Pennsylvania Continuing Legal Education Board for 5 hours of CLE credit in substantive law and 1 hour of ethics.
SESSION DESCRIPTIONS

9:15 - 10:45

Top Consumer Cases of the Year - Lightning Round!
Get a summary of the most significant cases affecting consumer bankruptcy practice. This session will focus on the most interesting and controversial bankruptcy rulings decided in the past year, including the most recent Supreme Court decisions.

Top Commercial Cases of the Year - Lightning Round!
This panel will address decisions over the last year that are of importance to attorneys with a commercial bankruptcy practice. Among the cases to be discussed will be opinions of the Supreme Court, the Third Circuit Court of Appeals, and other important decisions from outside the Third Circuit.

11:00 - 12:00

The Basics of Chapter 7
This session will address matters and issues relating to the Chapter 7 proceeding. You will get instruction on Chapter 7 proceeding. We will also discuss Means Test issues and the U.S. Trustee’s role and timelines for the Section 707(b) inquiry. Chapter 7 related motions, reaffirmations agreements, and discharge actions will be discussed.

An Update on Student Loans – When Can You Discharge, Restructure or Consolidate?
Why should you care? Student Loans may be the Next Big Thing. This session will address how consumer and commercial attorneys are getting paid during a bankruptcy case. Learn the ins and outs of filing Chapter 7 related motions, reaffirmations agreements, and discharge actions will be discussed.

Getting Paid in Bankruptcy
As counsel to a bankruptcy debtor, is getting paid as simple as submitting monthly invoices to your client? This course will address how commercial and consumer attorneys are paid during a bankruptcy case. Learn the ins and outs of filing complete and accurate fee applications and the red flags that catch the Court’s and the United States Trustee’s attention.

What Every Commercial Lawyer Needs to Know About Consumer Practice
This session will address how an attorney who is unfamiliar with consumer credit transactions in navigating the intricacies of a consumer bankruptcy proceeding. In addition to subtle differences in the application of the Bankruptcy Code as between commercial and consumer loans, there are a patchwork of federal and state consumer protection laws that do everything from dictating the permissible terms of the credit transaction to creating potential causes of action by the debtor against the creditor. Understand the differences, so you’re not caught in any potential pitfalls.

12:45 - 2:15

Essentials of Chapter 13 Practice
This session will provide an overview of the steps for handling a Chapter 13 case – including the key questions to raise in your first client meeting, how to apply the means test, the best way to prepare for the meeting of creditors, and how to draft and obtain confirmation of a Chapter 13 plan. Learn the basics and explore potential “bumps in the road.” Get valuable perspective from the Office of the Western District Standing Chapter 13 Trustee and private consumer counsel who will share tips for achieving the best result.

Real Estate Issues in Consumer Cases
This panel will focus on a variety of recent changes and updates in real estate issues from a bankruptcy perspective, including Uniform Planned Community Act liens as well as all available mechanisms to modify a secured interest in the real estate realm – lien stripping, modifications including cramdown and lien avoidance – as impacted by recent Supreme Court and Third Circuit Decisions, as well as other authority from around the country. The panel will also address recent regulations imposed by the Consumer Finance Protection Bureau, particularly as they relate to the origination and servicing of residential mortgage loans.

Real Estate in Commercial Cases
Gain a better understanding of complex real estate issues and the intersection with the bankruptcy code. Hear updates on the latest court opinions and trends regarding rejection of leases, oil and gas issues and cash collateral in real estate cases.

3:40 - 4:40

Ethics Potpourri - Examine Hot Issues through Hypotheticals
This session will address various ethical dilemmas faced by bankruptcy practitioners. Topics may vary based on conference location, but include: attorneys and social media; special issues relative to consumer debtors; noisy withdraw; an annual review of attorney misconduct; and the obligations of the United States Trustee to make both criminal and disciplinary referrals. There’s a hot ethical issue to interest one and all to cap off your day.