

why PBI?

WE MAKE LEARNING FRESH.

Through the use of webinars, social media, our website and blog, and a highly responsive course development team, PBI is focused on getting lawyers the information and resources that guide their practice. We are working to cover the latest developments in the legal world in real time, just how you need it.



PENNSYLVANIA BAR INSTITUTE

Continuing Education Arm of the Pennsylvania Bar Association

5080 Ritter Road, Mechanicsburg PA 17055-6903

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Institute

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.

Registration Policy:

Pre-registered customers will receive priority on the distribution of course materials. Walk-in registrations will be accepted on a space-available basis; register in advance to avoid our \$25 walk-in fee. Please check www.pbi.org or call (800) 247-4724 to confirm space is available and the schedule has not changed.

Cancellation Policy:

In order to receive a refund for cancellation (less a \$25 administrative fee), you must notify PBI by email, mail or FAX no later than 2 business days before the course date for the appropriate site. Otherwise, you will receive the course materials in full consideration of tuition paid.

Registration Transfers:

Requests for transfers will be honored if they are received before the course date.

Services for Persons with Disabilities:

If you require special arrangements, please contact Customer Service at (800) 932-4637 at least ten days before the course date.

Speaker Substitutions:

PBI reserves the right to substitute speakers at all programs.

PBI Scholarships:

PBI offers substantially reduced tuition for most PBI seminars to allow attorneys experiencing financial hardship to fulfill their mandatory education requirement. For details and an application, contact Scholarship Administrator at scholarships@pbi.org or (800) 932-4637, ext. 2284 at least 30 days before the program. (Scholarships are not available for Online CLE.)

Legal Services/

Public Interest Lawyers:

PBI will provide a complete waiver of tuition fees for the first 12 hours of CLE taken to satisfy the Pennsylvania mandatory CLE requirement in any calendar year for all attorneys employed on a full-time basis by Pennsylvania civil or criminal Section 501(c)(3) legal services or public interest organizations. For additional courses (over and above the first 12 hours), eligible attorneys may enroll at 50 percent of the highest member fee. This waiver applies only to attorneys in Section 501(c)(3) organizations that provide legal services at no or de minimus fee to individual members of the public.

Registration Confirmation:

To receive a confirmation, please be sure to include your email address on the registration form.

Weather Related Cancellations:

Check www.pbi.org or call (800)-932-4637 ext. 2205.

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 (\$155.82)
- 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.

8819

lm/da-5/20/2015

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20TH ANNUAL

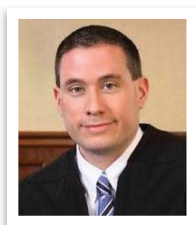
BANKRUPTCY INSTITUTE

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 | Thur., 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

BANKRUPTCY INSTITUTE

DATE AND LOCATION

Pittsburgh | **Thur., Oct. 8, 2015**
 The Doubletree Hotel
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9:00 AM to 4:40 PM; CHECK-IN BEGINS AT 8:30 AM

| | | | | |
|---------------|---|--|--|--|
| 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 | Top Commercial Cases of the Year Lightning Round Judge Deller (M), Mr. O'Keefe, Mr. Snyder & Ms. Tonti | | |
| 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 | | | |

"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!

■ Basics ■ Consumer ■ Commercial ■ Crossover ■ Ethics (M) Moderator

COURSE PLANNERS



Hon. Eric L. Frank
Chief Judge
 U.S. BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PA PHILADELPHIA



Hon. Mary D. France
Chief Judge
 U.S. BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PA, HARRISBURG



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



Anne M. Aaronson, Esq.
 DILWORTH PAXON LLP, PHILADELPHIA



Catherine T. Martin, Esq.
 NEIGHBORHOOD LEGAL SERVICES ASSOCIATION, PITTSBURGH



George T. Snyder, Esq.
 STONECIPHER LAW FIRM, PITTSBURGH



Andrew L. Spivack, Esq.
 PHELAN HALLINAN, L.L.P. PHILADELPHIA



Lawrence V. Young, Esq.
 CGA LAW FIRM, P.C., YORK



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—how are you going to help your clients? Learn the basics in this session and you will be a better lawyer and more popular at parties.

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 consumer and commercial 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.

11:00 - 12:00 (CONT'D)

What Every Commercial Lawyer Needs to Know About Consumer Practice

This session will assist 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.

2:30 - 3:30

Top 10 Tax Issues Lawyers Face When Filing Personal Bankruptcies for Small Business Owners or Consumer Debtors

A discussion of: (A) dischargeability and non-dischargeability of tax debts in bankruptcy after *Mallo v. Internal Revenue Service* and *McCoy v. Mississippi State Tax Commission*; and (B) non-bankruptcy options to address tax obligations when bankruptcy options are neither feasible nor practical.

Closing the Case - What Happens and How Does Your Client Emerge?

This panel will discuss the prerequisites to and process of closing commercial and consumer cases - who is involved in the process and their responsibilities as well as certain timing issues that may have a financial impact on the debtor.

The Future Relevance of Chapter 11

This session will include a Colloquy of the Future Relevance of Chapter 11 in light of the fact that many troubled companies are seeking alternative forms of relief rather than proceeding with a Chapter 11 plan of reorganization. The discussion will include recommendations made by the American Bankruptcy Institute's Commission to Study the Reform of Chapter 11, structured dismissals in the Third Circuit and state court receiverships as an alternative to Chapter 11. However, the goal is to engage the panel and the attendees in a colloquy on the future relevance of Chapter 11 based upon their collective knowledge and experience, and to contribute to the national dialogue on these issues. The materials will include a summary of the ABI's Report prepared by one of the Commissioners, as well as an economic forecast for Western Pennsylvania.

3:40 - 4:40

Ethics Potpourri - Examine Hot Issues through Hypotheticals

ETHICS

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.

FACULTY

Hon. Thomas P. Agresti

U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PA, ERIE

Hon. Jeffrey A. Deller Chief Judge

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Hon. Judith Fitzgerald(Ret.)

TUCKER|ARENSBERG, PITTSBURGH

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