

NORTHLEGAL

TRAINING AND PUBLICATIONS

2014 BANKRUPTCY CONFERENCES

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LAS VEGAS

NORTHLEGAL GENERAL BANKRUPTCY CONFERENCE

August 11-14, 2014
Las Vegas, Nevada

The week of August 11, the NorthLegal General Bankruptcy Conference will move to Henderson, Nevada on the outskirts of Las Vegas for its fourteenth year! As in previous years, this three-and-a-half day program will include introductory, intermediate and advanced issues, and is intended to provide consumer lending professionals with the most complete bankruptcy training available.



SAN DIEGO

NORTHLEGAL ADVANCED BANKRUPTCY CONFERENCE

September 8-10, 2014
San Diego, California

From September 8-10, the NorthLegal Advanced Bankruptcy Conference will return to beautiful San Diego, California, for its second year. At the request of many who have attended the General Bankruptcy Conference, the Advanced Bankruptcy Conference will skip the preliminaries and focus on advanced issues.

**SAVE \$75
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NOW AT
NORTHLEGAL.COM**

More information about both conference agendas, registration fees, and locations is provided inside.

2014 NorthLegal General Bankruptcy Conference

The NorthLegal General Bankruptcy Conference provides training for financial institution staff of all experience levels. Those who are new to bankruptcy or who have moderate experience will develop an understanding of basic and intermediate concepts that will prepare them to have case handling authority. Those who are already experienced bankruptcy analysts will learn advanced skills and techniques that will allow them to obtain the maximum recovery for their financial institution.



During the conference, participants learn about and discuss:

- How bankruptcy laws and court decisions affect lenders' rights and obligations.
- How to make loans that place the financial institution in the best possible position to recover in the event of a bankruptcy.
- How to analyze bankruptcy cases and fight to protect the financial institution's rights.
- How to handle controversial issues in bankruptcy.
- How to avoid actions that get financial institutions sued.

GENERAL CONFERENCE LOCATION

The 2014 General Bankruptcy Conference will be held in Henderson (on the outskirts of Las Vegas), Nevada at the luxurious Green Valley Ranch Resort.

The four-diamond Green Valley Ranch Resort is located just minutes away, but a world apart, from the hustle and bustle of the Las Vegas Strip. It is designed to provide guests with an escape that combines casino action and the hottest nightlife with the pampering and relaxation of a luxury resort and spa. Guests have the convenience of visiting the Strip when time permits or enjoying the quieter, less congested, atmosphere and amenities of the resort.

MAKING HOTEL RESERVATIONS

The Green Valley Ranch Resort has reserved a block of rooms for us at the rate of \$95.00 per night plus taxes. (This rate is available for up to 3 days pre and post conference, subject to availability.) After that block is filled, or after July 18, 2014, this room rate is subject to availability. Reservations can be made by telephone at **866.782.9487** (mention you are with NorthLegal, NLBC, or the group code **GCINORT**) or, to skip the sales pitch while waiting on hold, reservations can also be made online by clicking [here](#).

SCHEDULE

Monday	(8/11) 9:00 a.m. to 4:30 p.m. (Lunch included)
Tuesday	(8/12) 9:00 a.m. to 4:30 p.m. (Lunch on your own)
Wednesday	(8/13) 9:00 a.m. to 4:30 p.m. (Lunch on your own)
Thursday	(8/14) 9:00 a.m. to 12:00 noon

PREREQUISITES

The NorthLegal General Bankruptcy Conference is open to everyone; from those with little knowledge of the consumer bankruptcy process to those with many years' experience, and the curriculum is designed to provide useful training for all.

Participants must be employees of consumer lending institutions such as banks, credit unions or automobile finance lenders, or agents such as attorneys or collection agencies.

TOPICS COVERED

The following topics, among others, will be covered in detail during the three-and-a-half day conference:

INTRODUCTORY TOPICS

- Where bankruptcy law comes from, and how the laws passed by Congress, laws passed by states, and court decisions, relate to each other.
- The types ("chapters") of bankruptcy, how each compares to the others, why debtors choose each type, and how each type affects the creditor's rights and obligations.
- Important bankruptcy terms.
- Duties of the debtor before the bankruptcy is filed. (Mandatory credit counseling and more.)

DEBTOR PROTECTION DURING AND AFTER BANKRUPTCY

- In-depth analysis of the "automatic stay," the "codebtor stay" and the "discharge injunction."
- When each begins and ends.
- What the purpose is of each, and why that's important.
- What each prohibits, and how courts interpret those prohibitions.
- When the court will grant "relief" from the stay or injunction.

SOURCES OF INFORMATION

Learn about sources of information that are available to help creditors analyze and fight bankruptcy cases.

HANDLING CHAPTER 7 BANKRUPTCY CASES

- Protecting security interests
- Adequate protection
- Obtaining and documenting reaffirmation agreements
- Redemption
- Surrender
- Collecting from coborrowers
- Exceptions to discharge
- Education loans
- Tax payment loans

- Fraudulent loans
- Preventing discharge
- Finding and collecting from assets

HANDLING CHAPTER 13 BANKRUPTCY CASES

- Protecting security interests
- Adequate protection
- Valuation and cramdown
- Creditor's right to interest during the bankruptcy.
- Special rules relating to mortgages and other real property loans
- Collecting from coborrowers
- Exceptions to discharge
- Education loans
- Tax payment loans
- Fraudulent loans
- Rights of unsecured creditors
- Best effort test
- Feasibility test
- Liquidation test
- Good faith test
- Eligibility for Chapter 13

ADVANCED AND CONTROVERSIAL ISSUES

To the extent time permits, the conference will include a general discussion of one or more of the following issues. (These issues will be addressed in more detail in the NorthLegal Advanced Bankruptcy Conference.)

- Offsetting and enforcing Liens on shares
- Payroll deduction and automated payments
- Denial of services
- Cross collateral clauses
- Credit reporting of bankruptcy obligations
- Privacy issues in bankruptcy

COURSE MATERIALS

Each participant will receive one free pass to attend the archived online NorthLegal Webinars "Bankruptcy 101: Introduction to Bankruptcy" and "Bankruptcy 102: The Automatic Stay" during the week prior to the time the program begins. (This will help new participants prepare for the conference and experienced analysts check and refresh their knowledge prior to the program.) At the conference, each participant will receive extensive handout materials that outline, discuss, and analyze bankruptcy law as it pertains to consumer lending. Although these course materials are not intended to serve as a "stand alone book" (in fact, they are not sold to those who do not attend the conference), many conference participants have told us they use the course materials as a reference guide to assist them in handling cases throughout the year.

2014 NorthLegal **Advanced** Bankruptcy Conference

The NorthLegal Advanced Bankruptcy Conference was developed to help those who have attended the General Conference on multiple occasions and have a high level of training move to "the next level" by fine tuning that training and learning how to best apply bankruptcy law to real-life situations.



ADVANCED CONFERENCE LOCATION

The four-diamond waterfront Sheraton San Diego Hotel & Marina is located on Harbor Island. It is close to shops, restaurants, and entertainment, and on the Big Bay Shuttle route which offers a six-stop ride along the bayfront that connects Harbor Island to the South Embarcadero (near the San Diego Convention Center) for a small fee.

For those who want to come a day or two early, Sea World and the famous San Diego Zoo are just a few miles away.

MAKING HOTEL RESERVATIONS

The Sheraton San Diego Hotel & Marina has reserved a block of rooms for us at the rate of \$139.00 per night plus taxes. (This rate is available for up to 3 days pre and post conference, subject to availability.) After that block is filled, or after August 15, 2014, this room rate is subject to availability. Reservations can be made by telephone at **877.734.2726** (mention you are with NorthLegal) or you can make reservations online by clicking [here](#).

SCHEDULE

Monday (9/8) 9:00 a.m. to 4:30 p.m. (Lunch included)
Tuesday (9/9) 9:00 a.m. to 4:30 p.m. (Lunch on your own)
Wednesday (9/10) 9:00 a.m. to 4:30 p.m. (Lunch on your own)

CONFERENCE REGISTRATION

SAVE \$75 REGISTER EARLY

General Conference

- \$675 through June 27, 2014
- \$750 through July 18, 2014
- \$825 after July 18, 2013

Advanced Conference

- \$875 through June 27, 2014
- \$950 through August 15, 2014
- \$1025 after August 15, 2014

REGISTER AT NORTHLEGAL.COM

PREREQUISITES

The NorthLegal Advanced Bankruptcy Conference was developed for those who have already attended the General Bankruptcy Conference on two or more occasions. Even those with many years in the business sometimes have not been taught key rules or have been taught in error (especially when, as so often happens, we learn "on the job"). Attendance at the General Bankruptcy Conference (which includes a great deal of advanced information!) provides a firm foundation the Advanced Conference can build upon.

Nevertheless, those with at least five years of recent experience handling consumer bankruptcy matters in a financial institution, law office, or trustee's office environment are also welcome to attend the NorthLegal Advanced Bankruptcy.

TOPICS COVERED AND COMPARISON BETWEEN THE CONFERENCES

Most of the same topics listed on the previous page that will be covered during the General Conference will also be covered at the Advanced Conference. However, whereas a significant amount of time at the General Conference will be spent on introductory and intermediate material, the Advanced Conference will focus on advanced aspects of these subjects and will address introductory or intermediate issues to the extent necessary to make advanced issues clear.

Differences between the two programs include:

- The "Introductory Topics" listed in the schedule for the General Conference will not be covered.
- The focus will be on advanced aspects of the remaining topics.
- Some materials not covered in the General Conference will be discussed, and other materials will be discussed more in-depth.
- There will be greater emphasis on group participation using hypothetical situations and test cases.
- At least one guest speaker is anticipated.

SPEAKERS

The primary speaker for both conferences will be Eric North. Eric is a practicing attorney who has devoted his legal practice to representing the interests of credit unions and other lending institutions for more than twenty-five years.

Prior to beginning the practice of law, Eric worked within various financial institutions in lending, collections, and operations departments, and managed several of those institutions. This experience allows Eric to bring practical, as well as "legal" information to those who attend his programs.



In addition to practicing law, Eric dedicates a significant portion of his time each year to the training of hundreds of consumer credit professionals throughout the United States through local programs presented on behalf of dozens of state and national trade associations, through monthly NorthLegal Webinars, and through the annual NorthLegal Bankruptcy Conference.

It is anticipated there may be one or more guest speakers at the Advanced Conference, although that is not for certain. Further information will be posted at www.northlegal.com/nlbc/2014/adv-about.php as it becomes available.

Prefer training your whole staff in the comfort of your office or training room?

NorthLegal Webinars

Concentrated training focused on important current issues facing consumer financial institutions.

Coming July 10

HANDLING CREDIT REPORTING DISPUTES UNDER THE FCRA

Archived Programs

- The Bankruptcy's Over. Now What? Handling Real Property-Secured Loans After Bankruptcy
- Filing, Updating and Withdrawing Bankruptcy Proofs of Claim
- 1099-C and 1099-A Reporting

**VISIT NORTHLEGAL.COM
OR CALL 623.535.7150**
for more information about
NorthLegal Webinars.

2014 NorthLegal General & Advanced Conference Registration

Register online at www.northlegal.com or mail or fax this form

The registration fees below include enrollment, all program materials, continental breakfast every day, lunch on Monday, and afternoon snacks! (Of course, lodging and other meals are separate.) To help us plan, an early registration discount or late registration fees apply, as follows.

General Bankruptcy Conference

- | | | |
|--|------------|----------|
| <input type="checkbox"/> Early Registration: | By 6/27 | \$675.00 |
| General Registration: | 6/28-7/18 | \$750.00 |
| Late Registration: | After 7/18 | \$825.00 |

Advanced Bankruptcy Conference

- | | | |
|--|------------|------------|
| <input type="checkbox"/> Early Registration: | By 6/27 | \$ 875.00 |
| General Registration: | 6/27-8/15 | \$ 950.00 |
| Late Registration: | After 8/15 | \$1,025.00 |

These prices assume the participant is a registered guest at our host Hotel. Because the Hotel determines its meeting room and food charges based on the number of participants who register as guests, the above registration fees will be increased by \$75.00 for any participant who does not stay at the host Hotel. This may be waived for participants who live locally and commute, or for those who share a room with another participant, if you request it.

Financial Institution Name: _____

Mailing Address: _____

Telephone: _____ Fax: _____

Participant 1: Name _____ Email: _____ Fee: \$ _____

☐ Participant 1 **will not** be staying at the conference hotel. (Add \$75.00.) Fee: \$ _____

Participant 2: Name _____ Email: _____ Fee: \$ _____

☐ Participant 2 **will not** be staying at the conference hotel. (Add \$75.00.) Fee: \$ _____

Total Fee: \$ _____

METHOD OF PAYMENT:

- ☐ A company check for the Registration Fee, payable to NorthLegal Training and Publications is enclosed.

- ☐ Please charge the Registration Fee to the credit card listed below.

CREDIT CARD INFORMATION:

- ☐ VISA ☐ MasterCard ☐ American Express
☐ I prefer to call NorthLegal with my credit card information.

Card Account Number: _____ / _____ / _____ Expiration Date: _____ Card Security Code: _____

Name as it appears on credit card: _____ Signature: _____

You may substitute participants without charge at any time upon notice. Full refunds will be made for cancellations received in writing and postmarked or faxed at least 60 days before the conference begins. A 50% refund will be made if the cancellation is received in writing and postmarked or faxed at least 21 days before the conference begins. Sorry, no refunds will be granted for cancellations received and postmarked after those dates.

Please send this completed form by mail, fax, or email to:

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