

2011 NorthLegal BANKRUPTCY CONFERENCE

**We keep hearing the economy has turned the corner,
but the bankruptcies keep on coming!**

How is your financial institution handling your bankruptcy caseload? Are you able to review each case and confidently determine exactly what your rights are and how to protect them, or is money leaking out the door because cases are not being handled (or aren't being handled quickly enough)? Are you complying with all applicable laws, or are delays and errors placing your organization at risk?

Find out why hundreds of consumer credit professionals consider the annual NorthLegal Bankruptcy Conference (now in its 11th year) to be the gold standard in bankruptcy training, and why many return year after year to update and polish their skills.

**Jointly sponsored by creditor trade
associations and leagues nationwide.**

BALLY'S
LAS VEGAS

**Las Vegas, Nevada
August 22-25, 2011**

**Register by June 10
and Save \$75.00!**



For the latest Conference details and
to register visit: www.northlegal.com

2011 NorthLegal BANKRUPTCY CONFERENCE

“Bankruptcy” is one of the most complex legal subjects ever to challenge consumer lending professionals. Although attorneys, and even courts, often disagree over what various laws passed by Congress mean, your financial institution can recover (*or lose*) tens or even hundreds of thousands of dollars each year if *you* don’t understand how to navigate those laws!

Participants at the NorthLegal Bankruptcy Conference will receive both introductory and advanced training on subjects including:

- The types of bankruptcy, who decides which type of bankruptcy a case will be, and how creditors fare under each.
- The automatic stay, the codebtor stay, and the discharge injunction. What do they *really* say? How much of what you hear is hype, and how much is fact?
- What specific steps should a creditor take when faced with a Chapter 7 bankruptcy? Reaffirmations are important and they’ll be discussed, but *what else* should a creditor do? How do you know if a debt was incurred through fraud? What is the “means test?” When are the debtor’s assets sold by the court? What are the bases for fighting discharge?
- What specific steps should a creditor take when faced with a Chapter 13 bankruptcy? When can (and when can’t) a secured loan be “crammed down?” What’s a 910 day claim or a “one year claim?” What are the “best interest of creditors test,” the “feasibility test,” and the “liquidation test,” and why are they important?
- How are mortgages handled in bankruptcy? **Hot!** How does bankruptcy effect foreclosure?
- What are the actions that are most likely to get creditors sued, and how can your financial institution avoid doing them?
- What preventative steps can your institution take - *before* a bankruptcy is filed - to improve your chances for recovery?
- What are the rules relating to “freezing deposits,” “denial of services,” “payroll deduction,” and “cross collateral clauses” in bankruptcy?

Program Speaker



NorthLegal conferences and webinars are presented by Eric North, a nationally recognized attorney with more than twenty years experience representing credit unions and other financial institutions, and with many prior years experience working within and managing financial institutions.

In addition to maintaining an active legal practice, Eric works with creditor trade associations each year to present legal training for consumer lending professionals

and attorneys from across the country. Eric’s experience representing and working within financial institutions allows him to bring practical, as well as legal, experience to his programs. He has a reputation for making complex legal issues understandable to individuals just learning about those subjects, while building upon and refining the knowledge of those who are already “pros.”

(Other experts may be invited as guest speakers. Watch the Conference website at www.northlegal.com for details.)

Special Session

(Thursday Afternoon and Friday Morning)

During the basic program we will completely cover the subject of bankruptcy, from introductory basics for beginners to more complex advanced material for experienced bankruptcy pros. For many, that will be enough. But for those who want a little extra—including an opportunity for role playing and for “best practices” discussions—there will be a special session that will continue Thursday afternoon and Friday morning. Eric will answer questions, discuss your loan documents, and help participants work through hypothetical cases. If you would like this extra time, please make the appropriate selection on the Registration Form.

Conference Hotels

This year both Bally’s Resort and Casino (where the program will be held) and the next door Paris Las Vegas are offering special low nightly rates (\$65 and \$85, respectively) to Conference participants. For more information about these great hotels, visit www.northlegal.com.



BALLY'S
LAS VEGAS



Conference Schedule (Aug. 22-25)

Monday-Wednesday: 9 am to 4:30 pm

Thursday: 9 am to 12 noon

Special Session Schedule (Aug. 25-26)

Thursday: 1 pm to 4:30 pm

Friday: 9 am to 12 noon

The **2011 NorthLegal Bankruptcy Conference** is jointly sponsored by creditor trade associations and leagues from across the country.

- Arizona
- Arkansas
- California
- Colorado
- Delaware
- District Of Columbia
- Florida
- Hawaii
- Idaho
- Illinois
- Indiana
- Kansas
- Kentucky
- Louisiana
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Oregon
- Pennsylvania
- Rhode Island
- South Dakota
- Tennessee
- Utah
- Vermont
- Washington
- West Virginia
- Wisconsin
- Wyoming

by **NorthLegal Training and Publications**, and by **Moore Brewer Jones Tyler and North**, a law firm representing the interests of credit unions and other financial institutions

CONFERENCE REGISTRATION

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

The general registration fee is only \$750.00*. (Go ahead, compare it to similar programs!) This includes enrollment, all program materials, continental breakfast every day, lunch on Monday, and afternoon snacks! (Of course, lodgings and other meals are separate.) To help us plan, an early registration discount or late registration fees apply, as follows:

- | | |
|---|---|
| <input type="checkbox"/> Early Registration: By 6/10 \$675.00* | <input type="checkbox"/> Special Session: \$75.00 |
| General Registration: 6/11 to 7/22 \$750.00* | (Thursday afternoon and Friday morning) |
| Late Registration: After 7/22 \$825.00* | |

*These prices assume the participant is a registered guest at Bally's or Paris Resort. 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 \$50.00 for any participant who does not stay at the Bally's or Paris Resort. 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: _____

Phone: _____ Fax: _____

Please enroll the following employees/volunteers from my financial institution:

Participant 1: Name: _____ E-mail: _____ Fee: _____

Participant 2: Name: _____ E-mail: _____ Fee: _____

Participant 3: Name: _____ E-mail: _____ Fee: _____

Total Fee: _____

HOTEL RESERVATIONS

Reserve your room directly with Bally's or Paris Resort, and be sure to tell them you are attending the NorthLegal Bankruptcy Conference or group NLBC. For telephone or online reservation information, visit the Conference website at www.northlegal.com.

METHOD OF PAYMENT

- | | |
|--|--|
| <input type="checkbox"/> A company check for the Registration Fee, payable to NorthLegal Training and Publications, is enclosed. | <input type="checkbox"/> Please charge the Registration Fee to the credit card listed below. |
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CREDIT CARD INFORMATION

- | | | |
|--|-------------------------------------|---|
| <input type="checkbox"/> VISA | <input type="checkbox"/> MasterCard | <input type="checkbox"/> American Express |
| <input type="checkbox"/> I prefer to phone NorthLegal with my credit card information. | | |

Name as it appears on card: _____

Card Account Number: _____ Expiration Date: _____

Signature: _____

You may substitute participants at any time. Full refunds will be made for cancellations received in writing and postmarked or faxed by 7/22/11. A 50% refund will be made if the cancellation is received in writing and postmarked or faxed by 8/5/11. Sorry, no refunds will be granted for cancellations received and postmarked after those dates.

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1. Mail to:
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2. Online at:
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3. Fax to:
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FOR MORE INFORMATION:

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