

5TH ANNUAL

CONSUMER BANKRUPTCY PRACTICE

Practical solutions to the tough questions facing consumer bankruptcy practitioners



August 13 – 14, 2009 Moody Gardens Hotel • Galveston, Texas

Summer Conference Series—Informal and Informative

Earn up to 14.25 Hours of Credit including 3.25 Hours of Ethics Credit Specialization Credit Approved for Bankruptcy and Consumer Law

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August 13–14, 2009 • Moody Gardens Hotel • Galveston, Texas

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THURSDAY MORNING, AUG. 13, 2009

Presiding Officer:

Hon. H. DeWayne "Cooter" Hale, Dallas, TX

7:30 a.m.

Registration Opens

Includes continental breakfast.

8:15 a.m.

Welcoming Remarks

8:30 a.m.

1.00 hr including .50 hr ethics

Consumer Bankruptcy Case Law Update

A review of the major national and Fifth Circuit consumer cases in the last year, along with highlights of all significant cases issued by bankruptcy courts, including significant Texas decisions.

Hon. William H. Brown, Carbondale, CO Gerrit M. Pronske, Dallas, TX

9:30 a.m.

.75 hr

Small Business Bankruptcies

Chapter 11 considerations for small business debtors whose debt is primarily consumer and exceeds 109(e). Moderator:

Stephanie D. Curtis, Dallas, TX

Panelists:

Mark Adam Castillo, Dallas, TX C.D. Shamburger Jr., Dallas, TX

10:15 a.m.

Break

10:30 a.m.

.50 hr

View from the Fifth Circuit: Consumer **Bankruptcy and More**

Chief Judge Edith Jones reviews direct appeals and recent bankruptcy decisions and informs us of the State of the Circuit.

Hon. Edith H. Jones, Houston, TX

11:00 a.m.

.50 hr

Everything You Ever Wanted to Know About Reaffirmations... and Then Some

Coverage of when you should and shouldn't reaffirm, when are you required to reaffirm, whether there is a 4th option in the Fifth Circuit, reaffirming real v. personal property, undue hardship, reaffirming home equity loans, and more.

Edgar J. Borrego, El Paso, TX

11:30 a.m.

.75 hr

Loan Modifications

Forget about a change in the statute. How can you get lenders to voluntarily modify a loan in Chapter 13?

Mary Adell Daffin, Addison, TX Johnie J. Patterson II, Houston, TX

THURSDAY AFTERNOON

Presiding Officer:

Hon. Marvin Isgur, Houston, TX

LUNCH WITH THE JUDGES

12:15 p.m.

Pick up Box Lunch

Included in conference registration fee.

12:30 p.m.

1.00 hr including .50 hr ethics

What Judges Want to See from Lawyers

An interactive session between judges and lawyers in which one judge from each Texas district gives the real skinny on what judges need from you.

Moderator:

Hon. Jeff Bohm, Houston, TX

Panelists:

Hon. Craig A. Gargotta, Austin, TX

Hon. H. DeWayne "Cooter" Hale, Dallas, TX

Hon. Marvin Isgur, Houston, TX

Hon. Brenda T. Rhoades, Plano, TX

1:30 p.m.

Break

1:45 p.m.

.83 hr

Chapter 13 Trustee Panel

A panel comprised of Chapter 13 trustees from each of Texas' four districts reviews current issues in Chapter 13 and practical problems confronted by their offices. A minimum of twenty-five minutes devoted to questions from the audience.

Moderators:

Hon. Craig A. Gargotta, Austin, TX Hon. Marvin Isgur, Houston, TX

Panelists:

Janna Countryman, Plano, TX

Stuart C. Cox, El Paso, TX

William E. Heitkamp, Houston, TX

Thomas D. Powers, Fort Worth, TX

2:35 p.m.

.75 hr

The Intersection of Bankruptcy and Family Law

A renowned family law attorney and an equally capable debtor's attorney discuss with Judge Bohm various issues that overlap family law proceedings and bankruptcy.

Moderator:

Hon. Jeff Bohm, Houston, TX

Panelists:

J. D. Bucky Allshouse, Houston, TX Matthew Brian Probus, Sugar Land, TX

3:20 p.m.

3:35 p.m.

.50 hr

Intersection of Bankruptcy Law and Personal Injury Claims

Personal injury suits which are not mentioned in the Schedules create problems for the estate, trustee, the debtor, the personal injury attorney and the debtor's attorney, sometimes with very serious consequences. The panel discusses the importance of confirming whether the debtor has a personal injury claim, what can happen if it is not listed, and potential cures.

Moderator:

Hon. Jeff Bohm, Houston, TX

Panelists:

Deirdre Carey Brown, Houston, TX Rodney Tow, The Woodlands, TX

4:05 p.m.

1.50 hrs ethics

Skits Regarding Ethical Issues in Bankruptcy

An entire cast of interns, practice lawyers, and a judge put on what will hopefully be an Oscar® winning performance.

Moderators:

Hon. Jeff Bohm, Houston, TX Rick Carter, Houston, TX Stephanie E. Kaiser, Austin, TX Brendetta Anthony Scott, Houston, TX

Interns:

Amanda Bandini, South Texas College of Law Gregory Bell, South Texas College of Law Kyle Bryant, Texas Tech Law School Jim Cole, University of Houston Law Center Carey Hain, South Texas College of Law Miesha Haynes, Thurgood Marshall School of Law Gregory Lemack, South Texas College of Law Aaron Longoria, South Texas College of Law Blake Luecke, South Texas College of Law Joseph Miller, University of Iowa Brian Pidcock, South Texas College of Law Robert Rhodes, Emory University School of Law Megan Roark, South Texas College of Law Margaret Tung, Texas Tech Law School Adaeze Ugwu, Vanderbilt Law School Jameson Watts, University of Houston Law Center Alyssia Woodward, University of Houston Law Center Johnathan Yazdani, University of Houston Law Center

5:35 p.m. Adjourn

7:00 p.m.

Reception and Buffet Dinner at Moody Gardens Aquarium

9:00 p.m. Reception and Dinner Ends

RECEPTION AND BUFFET DINNER AT **MOODY GARDENS AQUARIUM**

All registrants and their families (kids welcome) are invited to a special Reception and Buffet Dinner with bankruptcy judges and other faculty members. We will not run out of food this year!

Don't miss the unique opportunity to visit the spectacular Moody Gardens Aquarium without the large crowds of summer; the Aquarium will be closed to the public for this special private Reception and Buffet Dinner.

This event is casual, fun and flexible—come for a half hour and a quick drink, or stay on for two hours and enjoy a Buffet Dinner with seating throughout the Aquarium. Food will be in abundance, we promise!

SEPARATE REGISTRATION REQUIRED: \$10 per person, please see registration form to purchase.



Presiding Officer: Hon. Craig A. Gargotta, Austin, TX

Breakfast Breakout Sessions with the Judiciary

8:30 a.m. 1.00 hr including .25 hr ethics

Complaints Lawyers Have to Judges

One or more judges from each of Texas' four judicial districts meet with attendees and discuss problems of local concern.

Hon. Jeff Bohm, Houston, TX Hon. Craig A. Gargotta, Austin, TX Hon. H. DeWayne "Cooter" Hale, Dallas, TX Hon. Marvin Isgur, Houston, TX Hon. Brenda T. Rhoades, Plano, TX

9:30 a.m. Break

9:45 a.m. .75 hr

Do Notice and Payment Application Provisions for Mortgage Creditors in a Chapter 13 Plan Violate the Anti-Modification Provision of §1322(b)(2)?

An oral argument between Tara Twomey and Bill Greendyke: Ms. Twomey argues that plan provisions and local rules related to how mortgage creditors apply plan payments and notice post-petition fees are not only permissible, but necessary to the effective administration of the case. Mr. Greendyke argues that the anti-modification of §1322 prohibits bankruptcy courts from requiring mortgage creditors to notice fees or apply plan payments in a manner inconsistent with the mortgage loan documents and the lender's discretion under those documents

William R. Greendyke, Dallas, TX Tara Twomey, Boston, MA

10:30 a.m. Break

10:45 a.m. .50 hr

Intake

So, you wanna file bankruptcy, do you? Lisa A. Cockrell, Houston, TX Yolanda Gutierrez, Houston, TX

1.00 hr 11:15 a.m.

Means Test: The 150 Most Common Violations

How do you do it right?

Michael V. Baumer, Austin, TX

FRIDAY AFTERNOON

Presiding Officer:

Hon. Brenda T. Rhoades, Plano, TX

LUNCHEON PRESENTATION

12:15 p.m.

Pick up Box Lunch

Included in conference registration fee.

Rob Colwell, Dallas, TX

1:00 p.m. Break

1:15 p.m. .50 hr

Ethical Issues in Consumer Bankruptcy Cases

A bankruptcy judge and law clerk discuss some common ethical issues which arise in consumer

bankruptcy cases and offer practical solutions.

Hon. H. DeWayne "Cooter" Hale, Dallas, TX

Hanging Paragraph Issues

Negative equity, personal use of the debtor and surrender in satisfaction.

Michael P. Ridulfo, Houston, TX

1:45 p.m. .83 hr

Representing and Dealing with **Chapter 7 Trustees**

A panel of experienced Chapter 7 trustees discuss how to navigate through a Chapter 7. Discussion includes top 10 Chapter 7 issues and the ways to get the Chapter 7 trustees to pay unwanted attention to your case.

Moderators:

Hon. Craig A. Gargotta, Austin, TX Hon. Brenda T. Rhoades, Plano, TX

Panelists:

Christopher J. Moser, Dallas, TX C. Daniel Roberts, Austin, TX Daniel J. (Corky) Sherman, Dallas, TX Ronald J. Sommers, Houston, TX

2:35 p.m.

Homestead Case Law Review

On the home front: recent Texas homestead case law with a discussion of the practical concerns debtors, creditors and trustees should consider regarding exemptions, extraterritorial issues, homestead sale proceeds, home equity loans and more.

.50 hr

Deirdre Carey Brown, Houston, TX

.50 hr 3:05 p.m.

Hale v. Isgur: Homestead Appellate Argument

Isgur is appellant's counsel challenging a Hale homestead opinion. Hale represents the appellee. Gargotta and Rhoades serve as Fifth Circuit judges. Rhoades and Gargotta may need some big gavels to keep control of this smackdown in Galveston.

Hon. H. DeWayne "Cooter" Hale, Dallas, TX

Hon. Marvin Isgur, Houston, TX

Commentators:

Hon. Craig A. Gargotta, Austin, TX Hon. Brenda T. Rhoades, Plano, TX

3:35 p.m. Adjourn

CONFERENCE FACULTY

J. D. BUCKY ALLSHOUSE J. D. Bucky Allshouse, P.C. Houston, TX

MICHAEL V. BAUMER Attorney at Law Austin, TX

HON. JEFF BOHM U.S. Bankruptcy Court Southern District of Texas Houston, TX

EDGAR J. BORREGO Tanzy & Borrego El Paso, TX

DEIRDRE CAREY BROWN McGinnis, Lochridge & Kilgore, L.L.P. Houston. TX

HON. WILLIAM H. BROWN U.S. Bankruptcy Court (Ret.) Carbondale, CO

RICK CARTER Carter & James PLLC Houston, TX

MARK ADAM CASTILLO The Curtis Law Firm PC Dallas, TX

LISA A. COCKRELL Codilis & Stawiarski, PC Houston, TX

ROB COLWELL U.S. Bankruptcy Court Northern District of Texas Dallas, TX

JANNA COUNTRYMAN Chapter 13 Trustee Plano, TX

STUART C. COX Chapter 13 Trustee El Paso, TX STEPHANIE D. CURTIS The Curtis Law Firm PC Dallas, TX

MARY ADELL DAFFIN Barrett Daffin Frappier Turner & Engel, LLP Addison, TX

HON. CRAIG A. GARGOTTA U.S. Bankruptcy Court Western District of Texas Austin, TX

WILLIAM R. GREENDYKE Fulbright & Jaworski L.L.P. Dallas, TX

YOLANDA GUTIERREZ Keeling Law Firm Houston, TX

HON. H. DEWAYNE "COOTER" HALE U.S. Bankruptcy Court Northern District of Texas Dallas, TX

WILLIAM E. HEITKAMP Chapter 13 Trustee Houston, TX

HON. MARVIN ISGUR U.S. Bankruptcy Court Southern District of Texas Houston, TX

HON. EDITH H. JONES Fifth Circuit Court of Appeals Houston, TX

STEPHANIE E. KAISER McGinnis, Lochridge & Kilgore, L.L.P. Austin, TX

CHRISTOPHER J. MOSER Quilling Selander Cummiskey & Lownds Dallas, TX

JOHNIE J. PATTERSON II Walker & Patterson Houston, TX THOMAS D. POWERS Harris Finley & Bogle Fort Worth, TX

MATTHEW BRIAN PROBUS Wauson Probus Sugar Land, TX

GERRIT M. PRONSKE Pronske & Patel, P.C. Dallas, TX

HON. BRENDA T. RHOADES U.S. Bankruptcy Court Eastern District of Texas Plano, TX

MICHAEL P. RIDULFO Brown McCarroll, LLP Houston, TX

C. DANIEL ROBERTS
C. Daniel Roberts & Associates
Austin, TX

BRENDETTA ANTHONY SCOTT Hughes Watters & Askanase Houston, TX

C.D. SHAMBURGER JR. XIT Solution, LLC Dallas, TX

DANIEL J. (CORKY) SHERMAN Sherman & Yaquinto Dallas, TX

RONALD J. SOMMERS Nathan Sommers Jacobs Houston, TX

RODNEY TOW Tow & Koenig PLLC The Woodlands, TX

TARA TWOMEY National Consumer Law Center Boston, MA

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Dallas, TX

STEPHEN G. WILCOX Fort Worth, TX

ABOUT THE COVER



Shrimp Boat Reflections, 16" x 12" oil on panel, is by Laurel Daniel. For more information, contact the Davis Gallery at www.davisgalleryaustin.com or the artist at www.laureldaniel.com

HOW TO REGISTER

Mail your registration to:

The University of Texas School of Law Attn. CLE—CK09 P.O. Box 7759 Austin, TX 78713-7759

Or fax to: 512-475-6876

Or register online: www.utcle.org

Questions? Call us at 512-475-6700

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Includes Course Binder and Thursday and Friday Box Lu			
☐ Early Registration Fee due by August 5, 2009			\$515.00
Registration Fee after August 5, 2009			\$565.00
THURSDAY RECEPTION AND BUFFET DINNER AT	AQUARI	JM:	
SEPARATE REGISTRATION REQUIRED		10 15	. (f · D:
All registrants and families (kids welcome) are invited \$10 per person. Please RSVP for yourself. Circle to			Buffet Dinner.
[] I will attend the Reception and Buffet Dinner		_	\$10.00
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GALVESTON

August 13-14, 2009

CONFERENCE LOCATION



Moody Gardens Hotel Seven Hope Blvd. Galveston, TX 77554

Galveston, TX 77554 888-388-8484

Special Room Rate: \$160

good through July 22, 2009 (subject to availability)

Rooms sell out quickly—please reserve early!

Free Self-Parking

KEY DATES

August 5, 2009, 5 p.m.

last day for early registration add \$50 for registrations received after this time

August 7, 2009, 5 p.m. last day for full refund

August 10, 2009, 5 p.m.

last day for partial refunds \$50 processing fee applied

August 13, 2009, 8:30 a.m. conference begins

August 13, 2009, 7 p.m.

Reception and Buffet Dinner at Aquarium

This course has been approved for Minimum Continuing Legal Education credit by the State Bar of Texas Committee on MCLE in the amount of 14.25 hours, of which 3.25 credit hours will apply to legal ethics/professional responsibility credit. The University of Texas School of Law is a State Bar of California approved MCLE provider (#1944).





PRIVATE AQUARIUM RECEPTION AND BUFFET DINNER

All conference registrants have the unique opportunity to visit the spectacular Moody Gardens Aquarium without the large crowds of summer: the Aquarium will be closed to the public for a special Reception and Buffet Dinner on Thursday evening.

And, enjoy the many other attractions of Moody Gardens and Galveston Island: the Discovery and Rainforest pyramids, IMAX 3D theater, the Strand, Schlitterbahn Water Park, and great seafood restaurants.