



BROWN BAG BANKRUPTCY BENCH-BAR MEETING AGENDA

Date: May 12, 2026

Time: 12:30 – 1:30 pm

Location: Burlington Courthouse & Via Zoom.gov

JUDICIAL UPDATE

Presented by Heather Z. Cooper

- Bringing back a more relaxed, interactive “**brown bag lunch**” format
- Follow up on Nuts & Bolts CLE
- New Standing Order
- Prevailing Issues
 - Heightened Service
 - Loss Mitigation/Mortgage Mediation
 - Presumed reasonable fee
 - Chapter 13 delays

CLERK’S OFFICE UPDATE

Presented by Jody Kennedy

- Updates and reminders
- Introduce Heather Tolman

CHAPTER 7 TRUSTEE UPDATES

Presented by Raymond Obuchowski

- Updates and reminders

CHAPTER 13 TRUSTEE UPDATES

Presented by Andrea Celli

- Mortgage Mediation - Success and Failure: How it impacts the administration of a Chapter 13 Plan
- NACTT updated materials (attached)

SECTION CHAIR UPDATES

Presented by Ryan Long and Greg Fox

- Holiday CLE – December 4th at the Middlebury Inn

OPEN FORUM – DISCUSSION SUGGESTIONS

- How can we grow the number of practitioners in the area
- Topics you would like the Court or Clerk's Office to address
- Practice issues you're seeing (big or small)
- Questions you've always wanted to ask but never had the chance
- Trends, challenges, or "gray areas" worth discussing

ADJOURNMENT

- Closing remarks and next meeting date July 10, 2026, at the Rutland Courthouse.

Bench-Bar meetings are coordinated by the Bankruptcy Court.
One hour of CLE credit is provided for attendance at each meeting.
Contact Lisa Clifford at Lisa_Clifford@vtb.uscourts.gov with any questions.

ANNOUNCEMENT

Electronic Access to Sealed Documents and Service of Sealed Documents

On May 6, 2026, Chief Judge Heather Z. Cooper entered an administrative order restricting electronic access to sealed documents effective immediately.

Sealed documents will continue to be filed in CM/ECF under existing procedures. A party with the right to access a sealed document may request a paper copy by contacting the Clerk's Office. Because sealed documents filed in CM/ECF will no longer be accessible or viewable electronically, service cannot be accomplished through CM/ECF or the Bankruptcy Noticing Center. Parties will have to serve sealed documents by other appropriate means as provided by the Federal Rules of Procedure or as otherwise provided by the Court. The Court will serve and notice sealed documents in paper form via first class mail.

For more information and a copy of the administrative order, visit www.vtb.uscourts.gov.

You can contact the Clerk's Office with any question by email at the following address: VTB_CRD@vtb.uscourts.gov or by telephone at (802) 657-6400.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF VERMONT**

IN RE:

**PROCEDURES FOR ACCESS AND
MANAGEMENT OF SEALED DOCUMENTS**

STANDING ORDER 26-01

WHEREAS a recent escalation in cyberattacks on the CM/ECF systems of federal courts requires the implementation of new procedures for the storage and management of sealed documents;

IT IS HEREBY ORDERED that, effective as of the date of this order and until such time as the Court orders otherwise,

1. **Electronic Access to Sealed Documents.** Sealed documents will continue to be filed in CM/ECF under existing procedures, Vermont Local Bankruptcy Rule 9018-1, but will no longer be accessible or viewable by electronic means; and

2. **Service of Sealed Documents Filed in CM/ECF.** Because sealed documents filed in CM/ECF are no longer accessible or viewable electronically, service of those documents can no longer be accomplished through CM/ECF. Parties shall serve sealed documents by other appropriate means as provided by the Federal Rules of Procedure. The Court will serve sealed documents in paper form by first class mail; and

3. **Notice of Sealed Documents Filed in CM/ECF.** Because sealed documents filed in CM/ECF are no longer accessible or viewable electronically, service of those documents can no longer be accomplished through the Bankruptcy Noticing Center. The Court will notice sealed documents in paper form by first class mail; and

4. **Additional Copies of Sealed Documents.** Because sealed documents filed in CM/ECF are no longer accessible or viewable electronically, a party with the right to access a sealed document in a case who requires a copy of a sealed document will have to contact the clerk's office directly to request a paper copy. Applicable copy fees pursuant to the Bankruptcy Court Miscellaneous Fee Schedule will be applied to such requests; and

5. **Highly Sensitive Documents (HSDs).** Sealed documents that are defined as HSDs will continue to be subject to the court's HSD procedures and

6. **Questions about Sealed Document Procedures.** Any questions about the filing of and/or access to sealed documents should be directed to the clerk's office by email at the following address: VTB_CRD@vtb.uscourts.gov or by telephone at (802) 657-6400.

This Order supersedes all inconsistent CM/ECF procedure manuals and local rules.

IT IS SO ORDERED, this 6th day of May 2026.


Heather Z. Cooper
United States Bankruptcy Judge
District of Vermont

LOCAL FEES SCHEDULE FOR “PRESUMED REASONABLE FEES” AND MEDIATION FEE

This Appendix supplements the Vermont Local Bankruptcy Rules with respect to certain “presumed reasonable fees” and mediation fees, to (a) document the current amount of each such fee, and (b) establish a method for automatic annual adjustments in the absence of a Court order providing otherwise.¹

I. PRESUMED REASONABLE FEES

- (A) Presumed Reasonable Fee in Chapter 13 Case. As set out in Vt. LBR 2016-2(a), as of February 1, 2022, the presumed reasonable fee for a debtor’s attorney in a chapter 13 case, who renders services as described in Vt. LBR 2016-1, is:
- (i) a fee up to \$2,675 for a simple chapter 13 case (e.g., where the plan pays only unsecured claims and attorney’s fees);
 - (ii) a fee of up to \$3,750 for a chapter 13 case in which the debtor pays directly any ongoing monthly mortgage payments (sometimes referred to as “outside the plan”) as follows: up to \$2,900 for pre-confirmation services, plus up to \$850 for post-confirmation services; and
 - (iii) a fee of up to \$4,600 for a chapter 13 case in which the trustee makes the ongoing monthly mortgage payments through the plan (known as a “Conduit Mortgage Payments” case, see Vt. LBR 3015-6), as follows: up to \$3,950 for pre-confirmation services, plus up to \$650 for post-confirmation services.
- (B) Presumed Reasonable Fees for Certain Motions. As of February 1, 2022, the presumed reasonable fees for the routine motions described in Vt. LBR 2016-2(d) are:
- (i) a fee up to \$750 for a motion to modify a confirmed plan and confirmation order;
 - (ii) a fee up to \$750 for a motion for relief from stay against real property where no hearing is necessary;
 - (iii) a fee up to \$1,025 for a motion for relief from stay against real property where the movant needs to appear at a hearing to have the motion adjudicated;
 - (iv) a fee up to \$525 for a motion for relief from stay against personal property where no hearing is necessary; and
 - (v) a fee up to \$800 for a motion for relief from stay against personal property where the movant needs to appear at a hearing to have the motion adjudicated.

II. MEDIATION FEE

Mediation Fee. Pursuant to Vt. LBR 4001-7(f), as of February 1, 2022, a court-appointed loss mitigation mediator is entitled to a fee of \$975 per mediation conducted as part of the mortgage mediation program.

III. FEE INCREASES

Annual Increase. Unless the Court orders otherwise, on February 1, 2022, and on February 1 each year thereafter, each dollar amount in effect under this Appendix XI shall automatically increase—

- (i) to reflect the change in the all items Consumer Price Index for All Urban Consumers (All Items CPI-U), published by the United States Department of Labor in the Year in Review (December to December) for the year preceding such February 1; and
- (ii) to round each dollar amount, as adjusted, to the nearest \$25.

¹ This year’s fee schedule adjustment is based on the 7% increase in the All Items CPI-U for the period of December 2020 to December 2021. See https://www.bls.gov/news.release/archives/cpi_01122022.htm. All fees have increased by 7%, and rounded to the nearest \$25, effective February 1, 2022.

CPI-U annual changes: 2022 = 6.5%, 2023 = 3.4%, 2024 = 2.9%, and 2025 = 2.7%.

(A) Presumed Reasonable Fee in Chapter 13 Case

Fee Category	2/1/2023	2/1/2024	2/1/2025	2/1/2026
Simple Chapter 13 case (base \$2,675)	\$2,850	\$2,950	\$3,025	\$3,100
Mortgage paid directly (“outside the plan”) (base \$3,750)	\$4,000	\$4,125	\$4,250	\$4,375
└ Pre-confirmation portion (base \$2,900)	\$3,100	\$3,200	\$3,300	\$3,400
└ Post-confirmation portion (base \$850)	\$900	\$925	\$950	\$975
Conduit Mortgage Payments case (base \$4,600)	\$4,900	\$5,075	\$5,225	\$5,375
└ Pre-confirmation portion (base \$3,950)	\$4,200	\$4,350	\$4,475	\$4,600
└ Post-confirmation portion (base \$650)	\$700	\$725	\$750	\$775

(B) Presumed Reasonable Fees for Certain Motions

Motion Type	2/1/2023	2/1/2024	2/1/2025	2/1/2026
Motion to modify confirmed plan / confirmation order (base \$750)	\$800	\$825	\$850	\$875
Relief from stay – real property (no hearing) (base \$750)	\$800	\$825	\$850	\$875
Relief from stay – real property (hearing required) (base \$1,025)	\$1,100	\$1,125	\$1,150	\$1,175
Relief from stay – personal property (no hearing) (base \$525)	\$550	\$575	\$600	\$625
Relief from stay – personal property (hearing required) (base \$800)	\$850	\$875	\$900	\$925

61ST ANNUAL SEMINAR

NACTT

NATIONAL ASSOCIATION OF CHAPTER 13 TRUSTEES

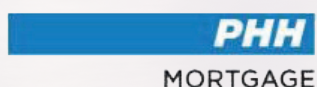
New Dates with a New Format!

**New York Marriott Marquis
New York, New York**

Tuesday-Friday Format | July 7-10, 2026

NEW YORK 2026 AGENDA

PLATINUM SPONSORS



President's Letter

On behalf of the National Association of Chapter 13 Trustees (NACTT), I want to welcome you to our 61st Annual Seminar in New York City, New York. The premier consumer bankruptcy education event of the year is happening in the vibrant and exciting city of New York from July 7 – 10, 2026 at the New York Marriott Marquis located on Broadway. Please mark your calendars and note that the conference dates will be starting earlier in the week this year and will conclude on Friday. The hotel is located just steps from the legendary lights of Broadway and there is no better setting than this iconic avenue of creativity, energy, and innovation to bring together trustees, attorneys, judges and professionals dedicated to excellence in the chapter 13 practice. If you enjoy non-stop attractions and delicious food, you'll enjoy visiting New York, one of America's iconic cities. Our hotel's location affords easy access to premium retail establishments and a seemingly endless selection of fabulous food and entertainment.

This year's program will be an excellent opportunity to be a part of something great! The educational programming will provide opportunities for you to grow your chapter 13 knowledge all while providing networking opportunities for trustees, trustees' staff and practitioners alike.

This stellar educational program promises to cover a wide range of emerging case law, relevant topics and notable discussions on issues facing Chapter 13 practitioners from the perspective of debtors, creditors and trustees. This year's plenary sessions include:

- Raise it or Risk It: Trustee Discretion and Judicial Expectations
- From Boomers to Zoomers: Bankruptcy Challenges Across the Age Spectrum
- Legislative Process and Bankruptcy Legislation: An Insider's Perspective
- Ethics for Bankruptcy Attorneys: Prison Orange Isn't in Your Color Wheel
- Crossing the Finish Line: How to Help Debtors Complete their Plans
- Chapter 13 Showdown: Judges vs. Trustees – Family Feud Style!
- Buy Now, Regret Later: The Rise of Consumer Scams and How to Respond
- Pre- and Post-Petition Causes of Action: Who Represents, Who Recovers, and Who Pays?

In addition to these informative plenary sessions, I'm excited to announce that this year's program will feature a staff attorney track on Tuesday afternoon entitled "Solutions for Chapter 13 Headaches," focusing on student loans, representation issues, plan modifications, pro se challenges, and more. Other breakout session titles include, Legal Challenges in a National Bankruptcy Practice, When Taxes Refuse to Go Away, Optimizing the Chapter 13 Office, Breaking Debt, and A Field Guide to Pro Se Sovereign Citizen Debtors, just to name a few. And, finally, NACTT will conclude the educational programming on Friday afternoon with a hot ticket to the Chapter 13 Case Law Update.

As always, the NACTT seminar provides unique networking opportunities and a forum for sharing insights on consumer bankruptcy law and procedures across the country. As is customary, on Thursday afternoon you will be free to enjoy the sights and attractions of one of America's great cities. Among other attractions and activities, you might take a stroll through Times Square, catch a Mets game, or visit the iconic Statue of Liberty. Also for your convenience, there is the Hop-on, Hop-off bus that affords you the opportunity to really see New York.

NACTT is recognized as a nationwide leader in consumer bankruptcy law education and the annual seminar presents exceptional opportunities to improve your knowledge and bankruptcy expertise. The NACTT, the NACTT Academy and program planners have assembled a stellar group of speakers and panelists from across the country along with social events to provide opportunities to reconnect with colleagues and friends and to make new connections.

The 61st NACTT Annual Seminar promises to be an unforgettable celebration! I look forward to seeing you in New York!



Gregory A. Burrell
President



Jason Wilson-Aguilar
Vice President and Program Chair

REGISTRATION

The Seminar Registration Desk will be open beginning at 12:00 pm on Monday, July 6, 2026

REGISTRATION FEE

All seminar materials will only be available via internet download from The NACTT Academy. Pre-registration will close on May 1st.

All Education Materials included in
Free Download, except
Case Law Update by May 1

\$200 late fee on site
after May 1

Tuesday Mortgage Session.....	\$75.....	\$100
Tuesday Staff Attorney Workshop.....	\$50.....	\$75
Trustee NACTT Member (Conference, food functions)	\$1100	\$1300
Associate NACTT Member (Conference, food functions)	\$1100	\$1300
Staff of NACTT Member (Conference, food functions)	\$1050	\$1250
Staff Attorney of NACTT Trustee (Conference, food functions)	\$1100	\$1300
EOUST/DOJ or Office of the US Courts Employee (Conference, food functions)	\$1050	\$1250
Non-NACTT Member (Conference, food functions)	\$1500	\$1700
Bankruptcy Judge	\$400	\$400
Social Attendee Age 13-Adult* (must be with Registered Attendee).....	\$300	\$500
Social Attendee Age 6-12* (must be with Registered Attendee).....	\$125	\$250
Social Attendee Age 3-5* (must be with Registered Attendee)	\$75.....	\$200

Best deal: Join as a NACTT Associate Member for \$300; save \$400 on Non-Member Registration and receive the NACTT Quarterly and access to member privileges on NACTT.com.

***Great Deal - Social attendee registration includes three breakfasts, breaks and two receptions.**

A refund, less \$300 will be granted to written requests received by May 1. NO REFUNDS will be granted after May 2, except in the case of a medical emergency or a death in the family. These refunds will be subject to the \$300 cancellation fee.

CONFERENCE ATTIRE

Dress for the sessions will be CASUAL except for speakers. Business casual is encouraged for the receptions. Attire for the other social events will be CASUAL. Meeting Rooms will be cold.

SEMINAR MATERIALS

Seminar materials will be available for all attendees via an internet download from The NACTT Academy. Materials download instructions will be emailed to attendees at the email address provided on the seminar registration form.

Select seating areas in the meeting rooms will have access to power outlets for laptop use during the seminar. **NACTT WILL have a wireless access code.**

New York Marriott Marquis 1535 Broadway, New York, NY 10036. Conference reservations for the seminar can only be made for registered seminar attendees. Guaranteed reservations must be accompanied by a first night room deposit or major credit card. Your credit card may be charged for one night room plus tax at the time of making reservations. All deposits are refundable up to 72 hours prior to arrival. Reservations must be made on or before the cut-off date of June 15, 2026. NACTT does not guarantee rooms will be available until June 16, 2025; so make reservations early.

Our group room rate (plus tax) is \$290 single or double. **Check in time is 4:00 p.m. and check out time is 11:00 a.m. A reservation link will be emailed to the attendee at the email address provided on the seminar registration form.**

If you need help with air travel, shuttle service, or car rental, contact Jane Franks at Forest Lake Travel, (803) 738-1520.

NEW YORK 2026 AGENDA

MONDAY, JULY 6, 2026

12:00-5:00 Registration/Information Desk Open

TUESDAY, JULY 7, 2026

7:30-9:30 NACTT Academy Open Board Meeting

8:00-5:00 Registration/Information Desk Open

8:00-9:00 STACS Meeting

8:00-12:00 Mortgage Seminar
(Registered attendees for this session only)

8:00-12:00 NDC Board Meeting

10:00-11:30 NACTT Board of Directors Meeting & Lunch

1:00-3:00 Open NACTT Board of Directors Meeting
and NACTT Trustee Business Meeting
(All Trustees Welcome)

1:30-3:00 **Staff Attorney Training**
Practice Makes Perfect: Staff Attorney Solutions for Chapter 13 Headaches
Join us for a lively, hands-on session where Chapter 13 staff attorneys pull back the curtain on the quirks, challenges and curveballs they face every day. The panel will tackle student loans, representation issues, plan modifications, pro se challenges, and more.
Jeffrey M. Bruzek, Staff Attorney, Office of Gregory A. Burrell, Chapter 13 Standing Trustee for the District of Minnesota (Minneapolis)
Taylor Schlairet Mansell, Staff Attorney, Office of Melissa J. Davey, Chapter 13 Standing Trustee for the Northern District of Georgia (Atlanta)
Mary Walters, Staff Attorney, Office of Glenn B. Stearns, Chapter 13 Standing Trustee for the District of Northern Illinois (Lisle)

3:00-3:15 Break on Your Own

3:15-4:45 Staff Attorney Training (continued)

3:30-4:30 Small Trustee Office Committee Meeting

4:30-5:30 Auto Creditors Committee Meeting (All registered Attendees Welcome)

4:30-5:30 Student Loan Committee

6:00-7:30 Trustee and Guest Reception (By Invitation Only)

WEDNESDAY, JULY 8, 2026

Presiding Officer: Jason Wilson-Aguilar
NACTT Vice President, Program Chair and Chapter 13 Standing Trustee for the Western District of Washington (Seattle)

7:30-8:30 Breakfast with Exhibitors

8:00-5:00 Registration/Information Desk Open

NEW YORK 2026 AGENDA

8:00-5:00 **NAC TT Trustee/Academy Member Hospitality**

8:30-8:40 **Welcome to the 61st Annual Seminar**

Gregory A. Burrell, NAC TT President and Chapter 13 Standing Trustee for the District of Minnesota (Minneapolis)

Jason Wilson-Aguilar, NAC TT Vice President, Program Chair, and Chapter 13 Standing Trustee for the Western District of Washington (Seattle)

8:40-8:50 **Update from the Administrative Office of the United States Courts**

8:50-9:10 **Update from the Executive Office for United States Trustees**

9:10-10:20 **Raise It or Risk It: Trustee Discretion and Judicial Expectations**

This panel will examine the core obligations trustees are required to raise under the Bankruptcy Code, as well as the discretionary issues they may choose not to raise depending on case circumstances, professional judgment, and local practice. Panelists will also discuss the expectations judges have regarding the matters trustees should bring before the court, including how those expectations vary across jurisdictions.

Moderator: Adam M. Goodman, Chapter 13 Standing Trustee for the Districts of Colorado and Wyoming (Denver, CO)

Honorable Peggy Hunt, Chief United States Bankruptcy Judge, District of Utah (Salt Lake City)

Michael B. Baker, The Baker Firm, PLLC (Covington, KY)

10:20-10:50 **Break with Exhibitors**

10:50-12:00 **From Boomers to Zoomers: Bankruptcy Challenges Across the Age Spectrum**

This panel explores how a debtor's age and generational identity shape their financial challenges, influence decision-making, and affect access to bankruptcy relief and long-term recovery.

Moderator: Krispen S. Carroll, Chapter 13 Standing Trustee for the Eastern District of Michigan (Southfield)

Honorable Michael E. Romero, United States Bankruptcy Judge, District of Colorado (Denver)

David Cox, Cox Law Group, PLLC (Lynchburg, VA)

12:00-1:30 **Lunch on Your Own**

1:30 - 2:30 **Your Choice - One of Two Breakout Sessions Designed for General Attendees**

(1) Creditors Without Borders: Legal Challenges in a National Bankruptcy Practice

Explore how national creditors manage the challenges of operating across various jurisdictions, including the handling of proofs of claim and secured claims issues within differing legal frameworks and chapter 13 plans.

Moderator: Andrew M. Dudley, Chapter 13 Standing Trustee for the Districts of Maine and New Hampshire (Brunswick, ME)

Kathryne M. Shaw, Chief Litigator, Boleman Law Firm, P.C.
(Virginia Beach, VA)

Cristina DiGiannantonio, AVP Bankruptcy Operations, Padgett Law Group
(Tallahassee, FL)

Lance E. Olsen, Managing Partner Pacific Northwest, McCarthy Holthus,
LLP (Seattle, WA)

NEW YORK 2026 AGENDA

(2) The Taxman Always Rings Twice: When Taxes Refuse to Go Away

This panel will examine the impact of nondischargeable tax obligations in bankruptcy and discuss strategies for preparing debtors to face these financial realities.

Moderator: Yvonne V. Valdez, Chapter 13 Standing Trustee for the Southern District of Texas (Corpus Christi, TX)

Albert Russo, Chapter 13 Standing Trustee for the District of New Jersey (Robbinsville, NJ)

Kara K. Gendron, Mott & Gendron Law (Harrisburg, PA)

Alternative Track Designed Specifically for Staff of Trustee Offices

(3) Optimizing the Chapter 13 Office: Strategies for Efficiency, Morale, and Savings

A fast-paced session offering practical ideas for improving processes, boosting employee morale, and reducing costs. Learn actionable strategies used by high-performing teams to streamline workflows, strengthen culture, and enhance efficiency.

Merideth Akers, Comptroller, Office of Bradford W. Caraway, Chapter 13 Standing Trustee for the Northern District of Alabama (Birmingham)

Chuck Hadley, Director of Accounting, Office of Kurt A. Steinke, Chapter 13 Standing Trustee for the Western District of Michigan (Kalamazoo)

Stacey Otwell, Controller, Office of Mark T. McCarty, Chapter 13 Standing Trustee for the Eastern and Western Districts of Arkansas (North Little Rock)

2:30-3:00

Break with Exhibitors

3:00-4:00

Your Choice - One of Two Breakout Sessions Designed for General Attendees

(1) Breaking Debt: Foreclosure, Tax Sales, and the Bankruptcy Hustle

This panel will examine the consequences of foreclosure and tax sales, including the timing for curing defaults and the legal status of tax sale purchasers.

Moderator: Rebecca A. Herr, Chapter 13 Standing Trustee for the District of Maryland (Annapolis)

Tara E. Salinas, Salinas Law Group, LLC (Denver, CO)

Hannah W. Hutman, Hoover Penrod PLC (Harrisonburg, VA)

(2) Google Law Degrees and the Constitutionally Confused: A Field Guide to Pro Se and Sovereign Citizen Debtors

This panel examines the unique challenges of working with pro se and sovereign citizen debtors, including strategies for addressing unconventional and legally unsupported arguments.

Moderator: Roberta Napolitano, Chapter 13 Standing Trustee for the District of Connecticut (Hartford)

Honorable Peggy Hunt, Chief United States Bankruptcy Judge, District of Utah (Salt Lake City)

Hilary Bonial, Managing Director, Bonial & Associates P.C. (Dallas, TX)

Alternative Track Designed Specifically for Staff of Trustee Offices

(3) The National Data Center

David Shapiro, Chief Operating Officer, National Data Center (Walnut Creek, CA)

Mary Ruppenthal, Chief Administrator, National Data Center (Walnut Creek, CA)

David Snapp, Database Architect, National Data Center (Walnut Creek, CA)

Loren Smith, Database Administrator, National Data Center (Walnut Creek, CA)

Sarah Camp, Senior Administrator, National Data Center (Walnut Creek, CA)

NEW YORK 2026 AGENDA

4:05-5:05

Your Choice - One of Two Breakout Sessions Designed for General Attendees

(1) Durand-Day All Night Long: Tackling Student Loans in Chapter 13 Plans

This panel will explore the \$1.8 trillion student loan crisis through the lens of Chapter 13, evaluating the potential for meaningful relief in Chapter 13 plans and unpacking the anti-discrimination challenges posed by Section 1322(a)(3) of the Bankruptcy Code.

Moderator: Scott F. Waterman, Chapter 13 Standing Trustee for the Eastern District of Pennsylvania (Reading)

Edward C. Boltz, Law Offices of John T. Orcutt (Durham, NC)

Ethan Cartwright, Staff Attorney, Office of Pamela A. Bassel, Chapter 13 Standing Trustee for the Northern District of Texas (Hurst)

(2) Late Claims, Stale Claims and Missing Claims, Oh My: What are a Debtor and Trustee to Do?

Panelists will address the persistent challenges posed by creditors who fail to file claims or submit legally stale debt claims. The discussion will also explore the strategic considerations, benefits, and potential risks of filing claims on behalf of creditors.

Moderator: Tiffany D. Castro, Chapter 13 Standing Trustee for the Southern District of Texas (Houston)

Leon S. Jones, Jones & Walden LLC (Atlanta, GA)

Keri P. Ebeck, Bernstein Burkley (Pittsburgh, PA)

Alternative Track Designed Specifically for Staff of Trustee Offices

(3) Artificial Intelligence and the New Frontiers of Cybersecurity

Learn how AI tools can improve bankruptcy trustee operations while maintaining security and compliance. This session covers key AI concepts, common risks, sample policies, and practical use cases like document summarization and financial analysis. Attendees will leave with an understanding of AI risks and how to minimize those risks through simple and secure usage and practices.

Thomas P. O'Hern, Program Manager, IFC International (Baltimore, MD)

Scot Turner, Systems Manager, QC Networks (Las Vegas, NV)

Beckie Hadley, Controller and Director of Operations, Office of Kurt A. Steinke, Chapter 13 Standing Trustee for the Western District of Michigan (Kalamazoo)

5:30-7:00

President's Reception

THURSDAY, JULY 9, 2026

Presiding Officer: Tiffany M. Cornejo, NACTT Secretary and Chapter 13 Standing Trustee for the District of New Mexico (Albuquerque)

7:30-8:30

Breakfast with Exhibitors

8:00-5:00

Registration/Information Desk Open

8:00-12:30

NACTT Trustee/Academy Member Hospitality

8:30-8:40

Opening Remarks and Announcements

NEW YORK 2026 AGENDA

8:40-9:40

Legislative Process and Bankruptcy Legislation: An Insider's Perspective

Ryan Dattilo, a seasoned expert on legislative affairs, will provide an insider's perspective on the legislative process, the realities of how Washington, D.C. really operates, the evolution of bankruptcy legislation, and what the future may hold.

Moderator: Lon A. Jenkins, Chapter 13 Standing Trustee for the District of Utah (Salt Lake City)

Ryan Dattilo, The Aquia Group (Washington, DC)

9:45-10:45

Ethics for Bankruptcy Attorneys: Prison Orange Isn't in Your Color Wheel

Professor Rapoport will deliver her characteristically insightful and entertaining analysis of ethical standards and their implications for bankruptcy practitioners.

Nancy B. Rapoport, University of Nevada Las Vegas Distinguished Professor, Garman Turner Gordon Professor of Law at the William S. Boyd School of Law, and Affiliate Professor of Business Law and Ethics at the Lee Business School at UNLV

10:45-11:15

Break with Exhibitors

11:15 - 12:30

Crossing the Finish Line: How to Help Debtors Complete their Plans

While the goal is for every debtor to successfully complete their Chapter 13 plan, this panel will explore how judges, trustees, and practitioners can proactively support debtors through the process when obstacles threaten their progress.

Moderator: Torri Parker Martin, Chapter 13 Standing Trustee for the Southern District of Mississippi (Jackson)

Honorable Mina Nami Khorrami, United States Bankruptcy Judge, Southern District of Ohio (Columbus)

Anne-Marie L. Bowen, Bowen & Bowen, P.A. (Orlando, FL)

ENJOY YOUR FREE AFTERNOON

FRIDAY, JULY 10, 2026

Presiding Officer: Dynele L. Schinker-Kuharich, NACTT Treasurer and Chapter 13 Standing Trustee for the Northern District of Ohio (Canton)

7:30-8:30

Breakfast with Exhibitors

8:00-5:00

Registration/Information Desk Open

8:00-5:00

NACTT Trustee/Academy Member Hospitality

8:30-8:35

Opening Remarks/Announcements

8:35-9:40

Chapter 13 Showdown: Judges vs. Trustees – Family Feud Style!

Hatfields and McCoys it is not, but our Judges and Trustees will square off in a spirited, good-natured showdown filled with trivia, challenges, and lively debate.

Moderator: Kara L. West, Chapter 13 Standing Trustee for the Eastern District of Tennessee (Chattanooga)

Honorable Mina Nami Khorrami, United States Bankruptcy Judge, Southern District of Ohio (Columbus)

Honorable Michael E. Romero, United States Bankruptcy Judge, District of Colorado (Denver)

Honorable Michael B. Kaplan, United States Bankruptcy Judge, District of New Jersey (Trenton)

Russell A. Brown, Chapter 13 Standing Trustee for the District of Arizona (Phoenix)

Jennifer K. Cruseturner, Chapter 13 Standing Trustee for the Western District of Tennessee (Memphis)

Krista M. Preuss, Chapter 13 Standing Trustee for the Eastern District of New York (Jericho)

NEW YORK 2026 AGENDA

9:45-10:45

Buy Now, Regret Later: The Rise of Consumer Scams and How to Respond

This session will provide an examination of the latest and most troubling consumer scams and abuses affecting consumers. The discussion will highlight the legal implications for practitioners, offer strategies for identifying and addressing these abuses, and consider how bankruptcy professionals can help protect consumers from further harm.

Moderator: Marie-Ann Greenberg, Chapter 13 Standing Trustee for the District of New Jersey (Fairfield)

Chuck Bell, Programs Director, Consumer Reports (Yonkers, NY)

Jeremy Harn, The Law Offices of John T. Orcutt (Fayetteville, NC)

10:45-11:05

Break with Exhibitors

11:05-12:05

Pre- and Post-Petition Causes of Action: Who Represents, Who Recovers, and Who Pays?

This panel will examine key considerations in navigating pre- and post-petition causes of action, including determining the appropriate party to serve as plaintiff, identifying when debtors require special counsel and how counsel should be compensated, clarifying who is entitled to any resulting recovery, and what to do when the cause of action is still unresolved at the end of the plan.

Moderator: Rebecca R. Garcia, Chapter 13 Standing Trustee for the Eastern District of Wisconsin (Oshkosh)

Honorable Michael B. Kaplan, United States Bankruptcy Judge, District of New Jersey (Trenton)

Caleb Chaplain, Chaplain Dufraine, PLLC (Harrisonburg, VA)

Edward J. Boll, III, Dinsmore & Shohl LLP (Cincinnati, OH)

12:05-1:30

Lunch On Your Own

1:30- 3:00

Chapter 13 Case Law Update

Honorable Keith M. Lundin, United States Bankruptcy Judge, Middle District of Tennessee (Retired) (Pittsburgh, PA)

Henry E. Hildebrand, III, Chapter 13 Standing Trustee for the Middle District of Tennessee (Nashville)

Bill Rochelle, ABI Editor-at-Large (Santa Fe, NM)

3:00-3:30

Break with Exhibitors

3:30-5:00

Chapter 13 Case Law Update (continued)

5:30-7:00

Farewell Reception

NEW YORK 2026 AGENDA

CLE POLICY

NACTT WILL BE RESPONSIBLE FOR THE FOLLOWING REGARDING CLE:

NACTT will apply for CLE in each state with registered attendees.

NACTT will pay the application fee (if applicable) for each state as required.

NACTT will file all CLE for attendees that submit the uniform certificate on-site.

NACTT will not file CLE for self-reporting states.

ATTORNEYS WILL BE RESPONSIBLE FOR THE FOLLOWING REGARDING CLE:

Attorneys that are required, by state, to sign in/out daily will be responsible for checking in at the CLE registration desk daily.

Attorneys that fail to submit their uniform certificate on-site will only have 30 days to submit the uniform certificate to NACTT for filing. After this 30-day period, the attorney will be responsible for filing their own CLE directly.

Attorneys will be responsible for all fees associated with credit hours on-site (excluding the initial application fee).

All checks must be written to NACTT for NACTT to file for CLE. Attorneys will be responsible for filing CLE in self-reporting states.

FUTURE SEMINARS

2027

July 14-17, 2027
Gaylord Rockies
& Convention Center
Aurora, CO

2028

July 24-27, 2028
Mohegan Sun
Uncasville, CT

2029

July 11-14, 2029
JW Marriott Los Angeles
L.A. Live
Los Angeles, CA

NACCT SEMINAR *NEW YORK***JULY 7-10, 2026
REGISTRATION FORM**

Company/Firm Name: _____

Address: _____

City, State, Zip: _____

Telephone: _____ Fax: _____

E-mail: _____ *(Educational material information will be sent to this e-mail address)*

NAMES OF PERSONS REGISTERING: (Only one attendee/guest per form) (Please check **ALL** appropriate boxes)

Name: (As to appear on Nametag): _____

Attendee Breakfast ☐ Wednesday ☐ Thursday ☐ Friday *(Tickets to all events checked will be provided)*
☐ President's Reception **Wednesday** Night ☐ Farewell Reception **Friday** Night *(Tickets to all events checked will be provided)*

Spouse/Guest: (As to appear on Nametag) **(ONLY IF ATTENDING):** _____

Attendee Breakfast ☐ Wednesday ☐ Thursday ☐ Friday *(Tickets to all events checked will be provided)*
☐ President's Reception **Wednesday** Night ☐ Farewell Reception **Friday** Night *(Tickets to all events checked will be provided)*

Children (ONLY IF ATTENDING): Age _____ Age _____ Age _____
Attendee Breakfast ☐ Wednesday ☐ Thursday ☐ Friday *(Tickets to all events checked will be provided)*
☐ President's Reception **Wednesday** Night ☐ Farewell Reception **Friday** Night *(Tickets to all events checked will be provided)*

Registration Fees (Please Check All That Apply)

	Before May 1 st	After May 1 st /On site
<i>(All Education Material included in Free Download except Case Law Update distributed on-site)</i>		

☐ **American College of Bankruptcy Fellow (check if you are a member)**

☐ **Mortgage Seminar**

(Tuesday Morning) \$75 \$100

☐ **Staff Attorney Workshop**

(Tuesday Afternoon) \$50 \$75

☐ **Trustee NACCT Member**

(Conference, food functions) \$1100 \$1300

☐ **Associate NACCT Member**

(Conference, food functions) \$1100 \$1300

☐ Debtor Attorney ☐ Creditor Attorney

☐ **Staff of NACCT Member**

(Conference, food functions) \$1050 \$1250

☐ **Staff Attorney of NACCT Member**

(Conference, food functions) \$1100 \$1300

☐ **EOUST/DOJ/Office of the US Courts Employee**

(Conference, food functions) \$1050 \$1250

☐ **Non NACCT Member**

(Conference, food functions) \$1500 \$1700

☐ Debtor Attorney ☐ Creditor Attorney

☐ **Bankruptcy Judge**

(Conference, food functions) \$400 \$400

☐ **Social Attendee (must be with Registered Attendee)**

(Adult or Child 13-17, incl. food functions) \$300 \$500

☐ **Social Attendee (must be with Registered Attendee)**

(Ages 6-12, if attending evening events) \$125 \$250

☐ **Social Attendee (must be with Registered Attendee)**

(Ages 3-5, if attending evening events) \$75 \$200

Total Registration \$ _____

SPECIAL NEEDS: Kosher meals _____ Vegetarian meals _____ Other _____

METHOD OF PAYMENT: ☐ Check ☐ Mastercard/Visa ☐ American Express

Card Number: _____ Exp. Date: _____ Security Code: _____

Signature: _____

NAC TT SEMINAR *NEW YORK***JULY 7-10, 2026
WORKSHOP TOPICS**

PLEASE RETURN THIS FORM WITH YOUR SEMINAR REGISTRATION

BREAKOUTS – Please select **ONE** breakout in each time period **that interests you the most** to assist us in assigning meeting rooms.

Name of Attendee: _____

BREAKOUT WEDNESDAY, JULY 8 – 1:30 TO 2:30 PM

- ☐ **BREAKOUT 1** Creditors Without Borders: Legal Challenges in a National Bankruptcy Practice
- ☐ **BREAKOUT 2** The Taxman Always Rings Twice: When Taxes Refuse to Go Away
- ☐ **BREAKOUT 3** Staff of Trustee Offices – Optimizing the Chapter 13 Office: Strategies for Efficiency, Morale, and Savings

BREAKOUT WEDNESDAY, JULY 8 – 3:00 TO 4:00 PM

- ☐ **BREAKOUT 1** Breaking Debt: Foreclosure, Tax Sales, and the Bankruptcy Hustle
- ☐ **BREAKOUT 2** Google Law Degrees and the Constitutionally Confused: A Field Guide to Pro Se and Sovereign Citizen Debtors
- ☐ **BREAKOUT 3** Staff of Trustee Offices – The National Data Center

BREAKOUT WEDNESDAY, JULY 8 – 4:05 TO 5:05 PM

- ☐ **BREAKOUT 1** Durand-Day All Night Long: Tackling Student Loans in Chapter 13 Plans
- ☐ **BREAKOUT 2** Late Claims, Stale Claims and Missing Claims, Oh My: What are a Debtor and Trustee to Do?
- ☐ **BREAKOUT 3** Artificial Intelligence and the New Frontiers of Cybersecurity

PLEASE RETURN THIS FORM WITH YOUR REGISTRATION MATERIALS
NAC TT HEADQUARTERS, ONE WINDSOR COVE, SUITE 305, COLUMBIA, SC 29223
(800) 445-8629 ** FAX (803) 765-0860****WWW.NAC TT.COM****info@nactt.com**