



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Consumer Debt Series: Managing Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks Thursday, March 8, 2018

2 - 3:30 p.m.

The consumer bankruptcy process is complicated, time-consuming, and expensive. There are numerous rules to understand before your institution can properly handle a consumer bankruptcy, and the rules vary depending on whether it is a Chapter 7 or Chapter 13 filing. This webinar explains the actions that must be taken to protect your institution's interests, warn against prohibited actions, and clarify the differences between Chapter 7 and Chapter 13 proceedings. This webinar covers the basics, as well as advanced bankruptcy concepts, including preference payments, cramdowns, reaffirmation agreements, fraudulent transfers, and right of setoff.

HIGHLIGHTS

- What are the differences between a Chapter 7 and a Chapter 13 bankruptcy?
- When should you use reaffirmation agreements?
- When can collateral be repossessed?
- How can you exercise a right of setoff to deposit accounts?
- What can be done after the debt is discharged?
- Can the debtor voluntarily agree to pay your institution before and after discharge?
- What should be done about fraudulent transfers?

TAKE-AWAY TOOLKIT

- US Bankruptcy Court publication, Bankruptcy Basics, which provides information about Chapter 7 and Chapter 13 bankruptcy processes that all creditors should know
- Link to the official site of the US Bankruptcy Court to obtain online fillable forms
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session benefits loan officers, loan operations personnel, credit administration staff, collectors, attorneys, managers, and others involved in the bankruptcy process.

ABOUT THE PRESENTER

Elizabeth Fast, JD, CPA, is a partner with Spencer Fane LLP where she specializes in the representation of financial institutions. Fast is the head of the firm's training division. She received her law degree from the University of Kansas, Lawrence, and her undergraduate degree from Pittsburg State University, in Kansas. In addition, she has a Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was general counsel, senior vice president, and corporate secretary of a \$9 billion bank with more than 130 branches, where she managed all legal, regulatory, and compliance functions. She is a member of the Missouri State Banking Board by appointment of the governor.

THREE REGISTRATION OPTIONS

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2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

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Consumer Debt Series: Managing Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks
Telephone/Webcast

Thursday, March 8, 2018 2 - 3:30 p.m.

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