

Understanding The Bankruptcy Reform Act Of 2005 In Pennsylvania

This one-day seminar is designed for attorneys, paralegals and other legal staff, presidents, vice presidents, credit and collection managers, lending and loan officers, and accountants.

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Pittsburgh, PA August 10, 2006

Robert S. Bernstein
Kirk B. Burkley
Bernstein Law Firm, PC



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See inside for details.

Critical Issues On The Agenda

This seminar will be presented by Robert S. Bernstein and Kirk B. Burkley.

8:30 a.m. - 9:30 a.m.

- I. Bankruptcy Basics**
 - A. The Chapters
 - B. Parties
 - C. Goals
 - D. The Petition
 - E. Avoidance Actions

9:30 a.m. - 9:40 a.m.

Break

9:40 a.m. - 10:55 a.m.

- II. Means Testing**
 - A. 707(b) Under Current Code
 - B. Substantial Abuse – What Is “Means”?
 - C. Liability Of For Preparing Petition

10:55 a.m. - 11:55 a.m.

- III. Consumer Issues**
 - A. Debtor’s Initial Production
 - B. Exemptions
 - C. Dischargeability
 - D. Reaffirmation
 - E. Audits
 - F. Credit counseling

11:55 a.m. - 12:55 p.m.

Lunch (On Your Own)

12:55 p.m. - 1:45 p.m.

- IV. Automatic Stay**
 - A. Section 363(c)(3)
 - B. In Rem Relief
 - C. New Section 363(h)
 - D. Treatment Of Leases

1:45 p.m. - 2:15 p.m.

- V. Liens And Claims**
 - A. Reclamation
 - B. Lien Avoidance

2:15 p.m. - 3:00 p.m.

- VI. Business Issues/Chapter 11 Process**
 - A. First Day Orders
 - 1. Cash Collateral/Borrowing
 - 2. Payroll
 - B. Sales of Assets
 - C. Conversion or Dismissal
 - D. Appeals

3:00 p.m. - 3:10 p.m.

Break

3:10 p.m. - 3:45 p.m.

- VII. Avoidance Actions In Depth**
 - A. Preferences
 - B. Fraudulent Transfers
 - C. Changes

3:45 p.m. - 4:30 p.m.

- VIII. Plan And Disclosure Statement**
 - A. Disclosure Process
 - B. Plan Requirement And Timing
 - C. Confirmation And Effect

Lorman Education Services reserves the right to modify the agenda and the faculty when circumstances are beyond our control.

Our Distinguished Faculty

Robert S. Bernstein is a partner with Bernstein Law Firm, PC. He serves as counsel to bankruptcy trustees, creditors' committees and creditors in proceedings throughout the country. While fulfilling his duties as managing partner of the law firm, Mr. Bernstein represents other businesses of all sizes and types in many areas of their operations, including representation in reorganization proceedings, when necessary. He has extensive experience in credit recovery matters, including collection, secured transaction and mortgage foreclosure. Mr. Bernstein writes and lectures for local and national groups on matters of collection, bankruptcy, business law and professional ethics and, for more than 10 years, has been certified as both a creditors' rights and business bankruptcy specialist by the American Board of Certification. Currently, few attorneys in the country hold both certifications. Mr. Bernstein has served as president of the Commercial Law League of America, North America's oldest creditors' rights organization. He is a member of the board of directors of the American Board of Certification, the country's only bankruptcy and creditors' rights certifying organization. He also served as chair of the ABC's Standards Committee. Mr. Bernstein works on committees within the American Bankruptcy Institute and the Allegheny County Bar Association, where he is chairman of the Professional Ethics Committee and past chairman of the Bankruptcy and Commercial Law Section, and of the Technology Utilization Committee. In 2004, Mr. Bernstein was named a Pennsylvania Super Lawyer by *Philadelphia Magazine*, in the areas of bankruptcy and workout.

Kirk B. Burkley is an associate concentrating in bankruptcy and creditors' rights. Prior to joining the Bernstein Law Firm, PC, he completed internships with University of Pittsburgh Medical Center, Office of General Counsel; the Pennsylvania Office of Attorney General, Medicaid Fraud and Abuse Control Division; and with the Honorable Judge Debra Pezze, Court of Common Pleas, Westmoreland County, Pennsylvania. Mr. Burkley was admitted to the bar of Pennsylvania and before the U.S. District Court for the Western District of Pennsylvania. He earned his B.S. degree from Ohio University and his J.D. degree from the University of Pittsburgh School of Law. Mr. Burkley is a member of the Allegheny County Bar Association, the American Bar Association and the Federal Bar Association.

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General Information

Pittsburgh, PA • August 10, 2006

Hotel • Address

Registration: 8:00 a.m. - 8:30 a.m. • Session: 8:30 a.m. - 4:30 p.m.

Lunch Break: 11:55 a.m. - 12:55 p.m. (On Your Own)

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FACULTY: Pamela A. Michaels, Esq., Asset Preservation, Inc. ©2005. 179 pages.

ITEM: 356542TMX CD AND MANUAL \$149
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SARBANES-OXLEY ACT — Sarbanes-Oxley Act Corporate Responsibility And Corporate Governance Issues; Sarbanes-Oxley Act: Evaluation Of Internal Controls; Sec Regulation Of Lawyers Under Sarbanes-Oxley Section 307; Sarbanes-Oxley Act: Audit Committee Functions And Auditor Independence; Detecting Fraud In The Wake Of "Sarbox": The New Age Role Of In-House Counsel As The Corporation's Police Officer.

FACULTY: Ernest E. Badway, Esq., Saiber Schlesinger Satz & Goldstein, LLC; George M. Cohen, Esq., Ph.D., University of Virginia School of Law; Douglas W. Densmore, Esq., LeClair Ryan Flippin Densmore; Michael D. Larrowe, CPA, Larrowe & Company, PLC, CPAs. ©2005. 274 pages.

ITEM: 348577MAN MANUAL ONLY \$79

TITLE EXAMINATION AND REAL ESTATE LITIGATION IN PENNSYLVANIA — Title Insurance; Title Search; Title Claims: Procedures And Litigation; Your Guide To Foreclosure; Collateral Foreclosure Considerations.

FACULTY: Frederick Earl Liechti, J.D., CPA, Esq., Frederick E. Liechti & Associates, P.C.; James R. Mall, Esq., Meyer, Unkovic & Scott LLP; Matthew B. Weisberg, Prochniak, Poet & Weisberg, P.C. ©2005. 116 pages.

ITEM: 351500TMX CD AND MANUAL \$169
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The Benefits For You

This seminar will compare and contrast the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 with the former Bankruptcy code. Attendees will gain useful insight into the mechanics of the act and how its numerous changes affect practitioners, creditors and debtors. A full day devoted to the basics and the changes to bankruptcy code is an invaluable learning experience.

Seminar highlights:

- Means testing changes to the bankruptcy code
- Useful tips to understand the basics of bankruptcy
- Interact with experienced bankruptcy practitioners
- In-depth knowledge as to what the changes to the bankruptcy code mean to you

Written Materials/CD Audio Recordings

You will receive a professionally prepared manual at this seminar. This manual has been compiled by the faculty specifically for this seminar. The seminar will be recorded. Your registration constitutes your consent to such recording. If you cannot attend, you may order a set of the digitally recorded CDs and the accompanying manual from this program by using the registration form on the back panel.

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