

Fall 2021

Bankruptcy Court Liaison Committee Newsletter

Foreword from the Co-Chairs

By Matthew Brash and Mark S. Wheeler, Co-Chairs

Bankruptcy Court Liaison Committee, Northern District of Illinois

Dear Bankruptcy Colleagues

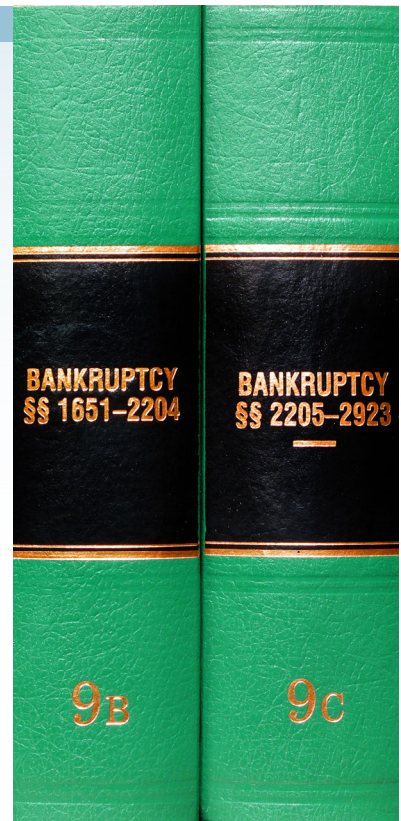
It's hard to believe, but it's been almost a year since the pandemic closed our offices and courts; yet our community has embraced alternative ways in which to represent our clients, conduct court proceedings, and stay connected as we move through this difficult time. Over the past year, we've adapted to changes in the Bankruptcy Code while welcoming a new Chicago Chapter 13 Trustee, new Subchapter V Trustees, and new Chapter 7 Trustees. We've participated in meetings and appeared before the Court in our kitchens, living rooms, and makeshift home offices. Some of us might have even shared a video or two of a Zoom gaff and secretly sighed with relief that we weren't alone in adjusting to the new technology. More than that, however, the Committee is committed to promoting communication between the Bankruptcy Bar and the Courts. We are the voice of a community of professionals—from attorneys and judges to clerks, courtroom deputies, reporters and all members of the Court—that have communicated and worked together to keep our practices going and the business of the Court running smoothly. On behalf of the Liaison Committee, we hope everyone stays safe and healthy, and look forward to reconnecting in person soon.

Perception is Reality - the Clerk and the Office He Leads

By Mark S. Wheeler, Co-Editor

The Man

We take routines for granted: the sun rising, the change of seasons, yet another birthday. And, we've all heard that "perception is reality:" as true for the Courts as anything else. They just work. But in reality, thousands of processes, large and small, occur behind the scenes to make the Northern District Bankruptcy Courts work. When these events occur as intended, they go unnoticed. Only after a failure or malfunction do we notice these invisible systems.



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Co-Editors

Mazyar M. Hedayat, Esq. |
M. Hedayat & Associates P.C.
Mark S. Wheeler, Esq. |
M. O. Marshall. Chapter 13

Perception is Reality —A portrait of the Clerk and the office he leads (Continued)

By Mark S. Wheeler, Co-Editor

No wonder then, that before serving on the Committee my perception of the Clerk's office was entirely wrong. After all, I thought, how difficult could it be to run a few computers hooked up (notice the sophistication...) to a server that accepts documents for filing and retains their images?

Enter Bankruptcy Clerk Jeffery P. Allstead, the man behind the system. Allstead became Clerk of the Court in 2014 after serving 4 years as Chief Deputy Clerk of the District Court for the Southern District of Iowa. Before that, he was the Assistant Deputy in Charge in the Central District of California, Santa Ana Division, for 3 years, and has worked extensively in the Circuit Courts (Courts of General Jurisdiction) for Oakland County, Michigan, where he started at age 16 as a file clerk.

Allstead augmented his already impressive work experience with strong academic credentials. He received his B.S. in Business Administration and a Master of Science in Administration from Central Michigan University, where he served as a professor. He also held that position at Michigan State University, the University of Phoenix, and the University of California at Irvine.

Since I've known him, Jeff has never answered "I don't know" to questions on topics ranging from ECF procedures, technical support, scheduling, business finance and human resources, to court rules and economic forecasts. Of course, if Jeff stopped to consider the breadth of his responsibilities, it could overwhelm him. Instead, he seems to take it all in stride. Not only does he bring a calm and level-headed approach to his position, when he acted as Committee Co-Chair, I saw first-hand how much he was willing to assist others.

But it's not all work. In addition to being Clerk of the Court, Allstead holds the titles of "Dad" and "Husband." His 2 daughters are 8 and 11, and his wife Melissa is an Attorney in 3 jurisdictions. Recently, on learning that Jeff would be spending a weekday with his family at Six Flags, my first thought was that he probably couldn't wait to ride the Demon Drop! This commitment to his family is even more admirable, given the enormity of his professional responsibilities and the 24/7 mentality needed to succeed in his position.

The Cambridge Dictionary defines "work-life balance" as "*the amount of time you spend doing your job, compared with the amount you spend with your family doing things you enjoy.*" For most professionals it is the Holy Grail of our non-spiritual existence, and nearly impossible to achieve. Based on my observations, our Clerk has achieved that lofty goal—of course, that is just my perception. But, as we all know, perception is reality.

The Office

The Clerk is certainly a person, but he has an alter ego - which is the Clerk's Office—which never stops carrying out its mission. Anyone who's interacted with Allstead's staff knows that they share his commitment and enthusiasm., and operate on a value system that favors self-improvement and professional advancement. Whether it comes to running the court or conducting his personal life, Allstead's goal is simple "To give others opportunities to grow and succeed."

No wonder, then, that the Clerk's staff of 105-110 people support the single largest Bankruptcy Court in the United States. Specifically, the Clerk and his dedicated staff are not shy about their belief in the Gallup strength philosophy. They strive to be a strength-based organization. That provides a strength based environment rich in opportunities for all employees to develop their talents into strengths.

To reinforce this approach, all new employees are given a Clifton Strengths Assessment during orientation, which identifies one's unique sequence of 34 themes of talent and shows people how to succeed by developing their dominant talents. Their seventeen-year strengths journey began with asking one important question, "What would happen if we studied what is right with people instead of focusing on what is wrong with them?"

This did not mean they ignored the weakness, rather, they learned how to manage them. During the pandemic the Clerk's office leaned in into their strengths to weather the adversity. They were able to identify their top five most dominant strengths top five most dominant strengths which allowed them to maintain optimum productivity even in a rapidly changing landscape caused by a global pandemic.

Perception is Reality—A portrait of the Clerk (Continued)

Finally, I thought I would seek out several of the team members from the Clerk's office to learn how their adherence to the strength philosophy impacted their performance. Not surprisingly, Allstead and his methodology earned high marks from his team members:

MW: Hi Beverly, we know each other from previous interactions here at the Court. You started your career in 1985 working in the United States District Court for the Eastern District of Michigan (Located in Detroit, Michigan) before transferring her to our US Bankruptcy Court for the Northern District of Illinois in 1987. What do you enjoy most about your current position and what do you find most rewarding about your work?

Beverly Griffeth-Bryant Training Specialist and Gallup Certified Strengths Coach — I love my job, because it allows me to come alongside employees and assist them in learning something about their job or how to tap into their unique strengths and leverage in their role in the court unit. I find my role naturally rewarding, because of one of my top 5 strengths Maximizer, which means I focus on an individual's strengths to impact personal and group excellence. I'm always looking to transform something good into something great.

MW: Hi Pete – We've worked together in the system and through our mutual job responsibilities in the courtroom for many years. You are highly deserving of the promotions you have received at the Clerk's office since you have joined their team in 2005. You have also benefitted from the clerk's motto and philosophy of growth and success. What do you believe the Clerk brings to the table in applying these philosophies in practice?

Peter Castaneda-Courtroom Services Team Leader/Trainer-- Jeff consistently encourages the staff to learn new things and provides opportunities to help his employees grow. He seeks out programs that foster our professional development. A perfect example of this is the ILNB Leadership Program. A number of Clerk's Office employees wanted the opportunity to learn more about becoming a leader within the organization. Since there are limited opportunities offered through the AO, Jeff decided to create an in-house leadership program that gives the staff a chance to pursue this goal.

MW: Hi Sonya – I met you recently when you pa-

tiently tutored me on the change to the NextGen filing system and you were extremely kind and took it easy on me. You worked as a Courtroom Deputy for the Minor and Major Court Rooms at Traffic Court for 9 years at the Municipal State Court and then transferred to the Daley Center and worked as a Motion Clerk for the Civil Department for 2 years before accepting employment with the Federal Bankruptcy Court. What do you appreciate most about your employment at the Clerk's office?

Sonya Junious Training Specialist—What I truly appreciate about my employment experience at the Clerk's Office and working for the Federal Court, compared to the State Court, is the opportunity to grow and develop my skills and knowledge in my field of expertise. The Clerk's Office has so many benefits to allow you to grow not only professionally but personally. You are allowed to pursue higher education with tuition reimbursement, you are allowed to take classes within the Judiciary to help you with the skills and knowledge to improve your work performance, and you cultivate great working relationships here at the Clerk's Office. It's been truly a great working experience for me at the Clerk's Office! I love what I do and where I work!

MW: Hi Abdul – I don't believe we've formally met before, but I have observed you at work on a couple of occasions when you had to come into the courtroom to fix a systems issue that occurred and needed an immediate response. Both times I noticed how well you were received by the Courtroom Deputies and how quickly and efficiently you dispatched your duties? You joined the Clerk's office in 2017 and bring a timely perspective of the office and your position. What do you like the most about your employment experience here at the Clerk's office?

Abdul Salam-Automation Support Specialist- I enjoy my interactions with the Courtroom Deputies and Chambers. I also like the fact that I am continually learning on the job." There are a number of positive, result based ques that members of our community (Including me...) could take from the way the Clerk's office is managed and continues to function. Among them a "glass is half full" attitude and, in simple terms, observation of the golden rule when it comes interactions with fellow professionals. My only regret in taking this project on is that I simply did not have time to speak with every member of the clerk's office and a number of them I count as good friends.

Perception is Reality–A portrait of the Clerk (Continued)

I hope that I have helped my colleagues to appreciate the role that the Clerk's Office plays in our system, and how it fulfills that role. Everyone who deals with the Clerk's Office should be reassured that, for now and the foreseeable future, it remains in the best of hands.

Meet the New Subchapter V Trustees

By Mazyar M. Hedayat, Co-Editor

2021 saw the installation of five new Subchapter V Trustees in the Northern District of Illinois. Let's meet them!



William B. Avellone

Mr. Avellone has over 30 years of board-level management experience, serving as CEO, President, COO, Chief Restructuring Officer, and Subchapter V Trustee for a variety of private companies. Bill is also a member of the Turnaround Management Association, and served 6 years as National Treasurer, Board Member, and Director of the Association of Certified Turnaround Professionals.



Matthew Brash

Mr. Brash is a Senior Managing Director at Newpoint Advisors Corporation, a turnaround/financial advisory firm. Matt works with companies, national and global commercial lenders, law firms, private equity firms and key stakeholders in various turnaround stages. He has served in several fiduciary capacities including, but not limited to, Federal and State Receiver, Mediator, Assignee for the Benefit of Creditors, Liquidator and now Subchapter V Trustee. Matthew is also the incoming Co-Chair of the Bankruptcy Court Liaison Committee.



Robert P. Handler

Mr. Handler is the managing partner of Commercial Recovery Associates, a boutique restructuring firm that manages turnaround situations and other financially and operationally distressed businesses. Bob and his firm have handled business reorganizations, acquisitions, mergers, state and federal receiverships, and assignments for the benefit of creditors across the country and a wide variety of industries.



Kenneth Novak

Mr. Novak is the President of Ken Novak & Associates (KNA), a boutique turnaround, CPA, fraud, and forensic firm. KNA has been Bankruptcy-Court appointed to assist Chapter 7 Bankruptcy Trustees with the liquidation of a number of Debtors. In early 2020, Ken was appointed by the U.S. Department of Justice as a Subchapter V Trustee (for Chapter 11 cases) in the Northern District of Illinois. Ken started his career as a Certified Public Accountant and worked for a number of accounting firms including KPMG. Later in his career he became a Certified Financial Accountant and then became a Certified Fraud Examiner.



Neema T. Varghese

Neema is a seasoned financial advisor and independent director in complex situations advising clients through liquidity management, transaction advisory services, turnarounds, and protecting creditor interests. She brings more than 15 years of experience to the table, with expertise in managing comprehensive M&A diligence (buy and sell-side), restructuring, bankruptcy, and dispute management. Neema is focused on driving change for middle market organizations and executing superior results.

The Bankruptcy Court Liaison Committee Recommends Establishment of Loan Mediation Modification Program

By Ainat Margalit Legal Aid Chicago

On March 25, 2021, the Liaison Committee voted unanimously to recommend the establishment of a Loan Mediation Modification Program (“LMMP”) in the US Bankruptcy Court of the Northern District of Illinois. This vote was based on a proposal submitted and presented by a sub-committee appointed to investigate the feasibility of adopting such a program. The sub-committee was comprised of experienced attorneys from the judiciary, creditors, debtors, mortgage industry and trustee representation. The sub-committee met multiple times over several months and interviewed various stakeholders – specifically, those attorneys and judges in jurisdictions that have already adopted such a program. The result was a set of proposed procedures and forms which have been submitted to the judges for their consideration. Next step lies with the court’s review and potential adoption of such procedures as a general standing order.

What is the LMMP and why should we have one?

LMMP is a court monitored mediation program to facilitate communications between lender/creditor and borrower/debtor with the ultimate goal of modifying a mortgage loan. These programs have been adopted by over 20 jurisdictions across the United States.

Loan modifications adjust the terms of an existing mortgage secured by a debtor’s real property. Loan modification terms can reduce the loan’s interest rate, defer or forgive principal, or extend the term of the loan. Loan modifications serve the purpose of saving a debtor’s home, retaining an income generating asset, turning a non-performing loan into a performing loan for the secured creditor, and benefiting other creditors in a Ch. 13 or individual Ch. 11 bankruptcy by freeing up income to increase payments to other creditors.

“The [Bankruptcy] Court’s interest in loss mitigation is twofold: (1) to encourage and facilitate home mortgage modifications, and thereby reduce foreclosures; and (2) to alleviate Court congestion and delay.” *In re Sosa*, 443 B.R. 263, 267 (Bankr. D.R.I. 2011).

How does the LMMP work?

- For Ch. 13 debtors or individual Ch. 11 debtors.
- Available for principal residence only.

- **Transparent communication and good faith negotiations**
- **Online communications portal** – To facilitate communications, all exchanges between debtor and lender/creditor must be through an online portal. A manager maintains portal, assists with documents and monitors communications. The one most commonly used is DMM - <https://www.dclmwp.com/>. Over 500 servicers use the DMM Portal with other court-ordered programs. Practitioners in other jurisdictions have emphasized that use of the portal is a significant benefit to the program for assisting in document delivery, real time communications and accountability.
- **Parties must negotiate in good faith** – Sanctions available for violation of good faith standard. The LMMP does not compel parties to reach an agreement but negotiation must be in good faith. Good faith can be interpreted as sharing “basic information, including the basic financial information of the debtor and the basic parameters that the debtor must meet in order to be considered for a loan modification. . . [and, requiring] the parties to work toward an acceptable resolution whenever possible so as to keep debtors in their homes.” *In re Sandlin*, 565 B.R. 337, 340 (W.D. PA., 2017).
- **Parties must appoint representative with full settlement authority.** Clear deadlines for execution of tasks and key communications.
- **Parties must appoint representative with full settlement authority.**
- **Clear deadlines for execution of tasks and key communications.**
- **Unilateral request for LMMP** – Process can be commenced by any party, trustee or court by motion. Other parties have opportunity to object.
- **Adequate protection payments** – In anticipation of a modified loan and in order to protect secured collateral, Debtor must make adequate protection payments. These are 33% of gross income. Counsel for Debtor must perform due diligence to confirm Debtor is eligible for loan modification and can make adequate protection payment.
- **Fees** – In order to pay for the communication portal, debtors will be charged a fee for participation - \$80. A Mediation/Program Manager fee of \$600 will be split evenly between the Debtor and Creditor. Attorneys’ fees in the amount of \$1,500 may be charged by Counsel for Debtor.

Establishment of Loan Mediation Modification Program (Continued)

Pro Se Debtor assistance – The procedures include special provisions for *pro se* debtors.

- **Motions for relief from stay are stayed pending resolution** – Intended to avoid the confusion of dual tracking for homeowners and expense of dual tracking for lenders.
- **Special provision is included in the plan regarding the LMMP** – The nonstandard provision will indicate Debtor's intention of filing a motion to participate in the LMMP, make adequate protection payments to mortgage lender and that if the arrearage is not successfully cured by a modification, the debtor will file a feasible plan to address the mortgage claim. This prevents any delay in confirmation **that is Authority for LMMP?**

Federal Courts have long had power to order parties to participate in mandatory, nonbinding mediation. *In re Atlantic Pipe Corporation*, 304 F.3d 135, 143 (1st Cir. 2002) citing *Heileman Brewing Co. v. Joseph Oat Corp.*, 871 F.2d 648, 650 (7th Cir. 1989). Bankruptcy courts have broad authority to manage their dockets inherently and by the grant of authority set out in sections 105(a) (authorizing court to take any act to carry out duties under the Bankruptcy Code) and 105(d) (authorizing court to hold status conferences to further the expeditious and economical resolution of case).

Other authorities include Federal Rule of Civil Procedure 16, which allows bankruptcy courts to direct parties to attend settlement conferences in contested matters, and Bankruptcy Rule 9029, which allows the courts to make rules in accordance with acts of Congress such as the Alternative Dispute Resolution Act of 1998. Because the fate of a debtor's home must be determined early in the bankruptcy case, loss mitigation can resolve contested matters regarding the affordability and amount of debt. See *In re Sosa*, 443 B.R. 263, 266-67 (Bankr. D.R.I. 2011) (discussing authority and precedent granting bankruptcy court the jurisdiction to require party participation in loss mitigation programs). See also "Foaming the Runway" for Homeowners: U.S. Bankruptcy Courts "Preserving Homeownership" in the wake of the Home Affordable Modification Program. Linda Elizabeth Coco, ABI Law Review, 2015 Vol. 23: 421, 435-444.

Benefits of LMMP

- Help debtors retain their homes, or an income-generating asset, and avoid foreclosure by allowing re-structuring of mortgage debt based on anticipated modification and help creditors turn a non-performing loan into a performing loan.
- Creates system to monitor communications between debtors and creditors and minimize disputes regarding communication failures.
- Increases efficiency by imposing timeline for communications and action by both parties.
- Ensures due process rights are protected.
- Ensures compliance with RESPA and other statutory parameters for loan modification.
- Deal with second mortgage through modification or strip and discharge of unsecured debt freeing up income for mortgage payments.
- Reduces litigation and costs around loan modification communication failures and motions to lift stay.

Challenges of LMMP

- Learning curve and complexity – Parties, trustee and court will need to learn and implement a new system of rules in relation to mortgage loans. Some creditors and debtors attorneys practice in multiple divisions and will need to vary their practice for a division that adopts an LMMP.
- Uncertainty – Because many loan modification protocols include trial periods that run for three months or more, approval of loan modifications by lenders does not adhere to the typical schedule of a Ch. 13 bankruptcy confirmation. For this reason, the proposed procedures allow for confirmation with interim mortgage payments to the lender. In *In re Nardini*, 2015 Bankr. LEXIS 4331, a U.S. Bankruptcy Judge in Vermont, examined how a court can allow confirmation with an interim mortgage payment pending the outcome of mortgage modification.
- Expense – Implementation will necessitate a cost to all parties. Debtor's attorneys will be allowed to charge reasonable fees for their services as part of the loan modification program.

NextGen CM/ECF

By: Ms. Simone McLarty-Carter, Training Specialist
U.S. Bankruptcy Court, Northern District of Illinois

We are Live on NextGen! On the weekend leading up to our Go-Live date of May 24, 2021, the Illinois Northern Bankruptcy Court (ILNB) successfully upgraded the existing Management Electronic Case Filing (CM/ECF) system. This was no easy task. The preparation by the Court began over 1 1/2 years ago and the well-planned transition was completed in 2 days. By Monday morning, the Next Generation of the Case Management Electronic Case Filing (NextGen) software was loaded and tested for our court staff and external e-filers to resume with their filings.

NextGen Enhancements

The enhancements of the NextGen upgrade have offered our court staff some great new features to assist with the processing and managing of the CM/ECF workload. The modules that were loaded are:

- Workspace - a judiciary dash board for Court staff only.
- Automatic Judge Trustee Assignment (AJTA) - assignment of judges, trustees and S341 meeting information.
- Citation Links - available to judges and chambers staff to link directly from filed pleadings to citation resources.
- Central Sign-On (CSO) - using one username and password to access the judiciary and CM/ECF

Electronic Self Representation

Later this year we plan to load the final module of this NextGen upgrade, Electronic Self Representation (eSR). eSR will permit *pro se* filers to create their own Bankruptcy Petitions using exclusive, Court-designed software. Access will be through the Court's external website, and will allow the *pro se* filer to create a legible Petition ready for filing. Stay tuned for more information on this project.

External E-Filers

For all external e-filers, CSO is the most important feature of NextGen. There are currently 68 Bankruptcy Courts using NextGen. The idea of logging into PACER to gain access to the Court in which you have existing privileges to file documents can be a little challenging. Considering that PACER was used primarily by our external users to only look up and print documents filed electronically with the court.

As many Courts have done to assist e-filers with the transition, we have created a shortcut on the website giving e-filers access to CM/ECF. The shortcut will direct e-filers to the PACER login portal for ILNB access. The PACER account upgrade requirement will permit e-filers to use one username and password to file documents into CM/ECF, and to find case information by simply clicking on the menu bar. Since our Go-Live date, May 24, 2021, we have approximately fifteen hundred external e-filers using NextGen. All e-filers for ILNB that have an existing e-filer account and an individual PACER account may continue to link their credentials to create their single sign-on account. This must be completed before you will have access to filing documents. The instructions and handouts are located at our website: <https://www.ilnb.uscourts.gov/nextgen-information>. The ECF helpdesk can help anyone who has not yet linked their accounts. It's never to late! To assist with linking, re-setting your ILNB e-filing credentials and provide information on NextGen, you may call ECF help desk at (312) 408-7765 (press 1) Monday-Friday 8:30 am - 5:00pm.

New E-filers

For all new e-filers looking to gain access to ILNB Nextgen, it will be required that individuals register for our online training and successfully complete their certification assignment. Provided here is the link to the ILNB registration page <https://tdi.ilnb.uscourts.gov/training/>.

Information and status updates regarding the new e-filer's training will be communicated to new registrants via email. Most importantly, new access will be processed through the PACER portal - Attorney Admission/e-file registration and the court will approve the new e-filer access once the completed training can be verified.

For additional information, contact the ILNB ECF helpdesk at 312 408 7765 and select option 1, or reach out via email at ECF_train@ilnb.uscourts.gov.

Summary

To summarize the additional functionality of CSO, PACER is now the primary location to keep your e-filing account details up to date. After you register for your individual PACER username and password, you may consider logging into your account under Manage My Account to familiarize yourself with all the areas of information that can be updated. The four tabs in this area are: settings; maintenance; payment; and usage. To process your updates, you will make the change in PACER and the select court(s) you wish to provide with the updates. PACER will send your update to the selected court(s) for processing, and you will receive an email from the court once the information has been updated. For more information on how to manage your PACER account click the link provided <https://pacer.uscourts.gov/myaccount-billing/manage-my-account-login>

More Information

For more information about NexrGen and/or PACER
ILNB ECF helpdesk
ECF_train@ilnb.uscourts.gov or
Call (312) 408-7765 (press 1)
Monday- Friday
8:30am - 5:00 pm.

Or

PACER Service Center
pacer@psc.uscourts.gov or
Call (800) 676-6856
Monday - Friday
8:00am - 6:00 pm (CST)

Legal Aid Chicago

By: *Daniel Lindsay, Legal Aid Chicago*

For almost 15 years, Legal Aid Chicago has coordinated the Bankruptcy Court Help Desk for the Northern District of Illinois (Eastern Division). A Legal Aid paralegal staffs the Desk and is the first point of contact with prospective debtors (and sometimes creditors) who come seeking help filing a chapter 7 or 13. We provide assistance with the initial paperwork, subsequent amendments, and required motions. Our paralegal screens each customer and has them fill out a consent and information form, then connects them with a volunteer attorney for a consultation typically lasting 30-40 minutes. The attorney may help them to address issues with their schedules, file amendments, or prepare appropriate motions. In some cases, attorneys may do the harder work of trying to fashion a viable chapter 13 plan.

Some of the most satisfying appointments involve discussions that lead the customer to conclude that they do not actually need to file bankruptcy after all (because, for example, they are collection-proof). Or, while it may be harder to hear, an attorney may persuade a debtor that they cannot achieve the goal they had in mind because their debt is not dischargeable, or because they cannot afford to fund a chapter 13 plan. Some of our most satisfying outcomes are also achieved when we refer a client from the Desk to Legal Aid Chicago. We do this on occasion when we flag an important issue that a debtor is going to have difficulty navigating on their own. In this way, Legal Aid Chicago has provided longer-term assistance to debtors (and creditors) both in bankruptcy court and on appeal. We also provide initial help in filing or responding to adversaries, but we are not equipped to provide longer-term assistance in this area.

Before COVID, the Desk operated on the sixth floor of the Dirksen Building, three days per week, on a first-come, first-serve basis. During the pandemic, we moved to a remote version. Our paralegal screens calls and then sets up remote appointments with volunteers. Overall, we have had fewer volunteers during COVID, as it appears that some attorneys prefer volunteering in person. And yet, other attorneys have stated their pref-

erence for remote appointments. Beginning this fall, we hope to return to a new “hybrid” approach with some appointments in person and some remote, hopefully capitalizing on the advantages provided by each. Whether in person or remote, we have a well-developed bank of sample motions and other materials that can be accessed and used by volunteer attorneys.

We are always looking for more volunteers. We provide substantial orientation, training, and ongoing support. At the same time, we are not able to train volunteers in the practice of bankruptcy law from ground zero. As such, we are looking for attorneys who have consumer bankruptcy experience, or who at least belong to firms where colleagues can provide additional support in the area of bankruptcy law. If you have interest, please feel free to e-mail Dan Lindsey at dlindsey@legalaidchicago.org.

CARE

By: Gretchen Silver, United States Trustee Region II

CARE stands for Credit Abuse Resistance Education and is a volunteer based financial literacy education provider.

It is a national organization and Chicago has one of the largest, most active chapters. Learn more about our local organization at www.chicagocare.org.

Volunteers include bankruptcy attorneys, TransUnion professionals, Court professionals and other professionals from the financial industry. We volunteer to teach primarily high school and young adult groups about personal financial management, how to use credit responsibly, and the consequences of credit abuse.

Our usual routine is to make in person presentations, whether that's in a classroom, a community center or a place of religious gathering. Last spring, however, when all gatherings were prohibited and schools went full remote due to the COVID pandemic, CARE immediately pivoted to remote presentations over various platforms used by different groups. CARE was one of very few organizations that made the immediate switch to fully remote presentations.

Now that we have completed our presentations for the 2020-21 school year, the numbers defy belief -- since July 1, 2020, **53** volunteers made **147** presentations to approximately **2,907** people throughout the Chicagoland area, all in remote presentations. This represents approximately 80% of all CARE presentations nationwide during this time frame. **CARE will continue** its availability this fall to area High Schools both in person and remote.

If you are interested in being a volunteer for CARE or if you would like training for remote presentations, please go to carechicago.org and submit a volunteer application.

There's a new Chapter 13 Trustee in Town

By Mark S. Wheeler, Co-Editor

There will be a new Chapter 13 Trustee assuming his duties effective October 1, 2021 in the M.O. Marshall Trusteeship. Please join me and the entire Bankruptcy Court Liaison Committee both past and present in welcoming Thomas "Thom" Hooper. Thom comes to us from New Bern, North Carolina where he served as a Staff Attorney to the Honorable Joseph "Jody" Blesoe III, Chapter 13 Trustee.

Originally from Michigan, Thom earned his BBA from Ohio University and his JD from Ohio Northern University. Upon graduation from law school, he relocated to North Carolina where he began his bankruptcy career representing debtors in cases under chapters 7 and 13. Following his experience as debtors' counsel, Thom also served as a staff attorney to Russell Simon (Chapter 13 Standing Trustee SD IL). He joins us having spent his legal career analyzing the Bankruptcy Code and Rules to develop procedures that promote accurate and efficient administration of chapter 13 cases.

Please make an effort to reach out to Thom after October 1, 2021 and introduce yourself and wish him well in this new endeavor.

ANNOUNCEMENTS

If anyone has ideas for rules changes or possible modification of administrative procedures that they believe would improve the efficiency of the court functioning please submit those to the BCLC portal on the court's website or by emailing either co-chair.

Stay in touch! Follow the Liaison Committee on **LinkedIn** to receive all the latest news and announcements:
<http://www.linkedin.com/company/ilnb-bclc>

The BCLC formed a diversity committee last year and will be seeking to increase the diversity of our committee with the new members beginning their terms in August 2021. With that in mind please consider applying or nominating someone you know beginning June 1, 2021. You may send a letter of application and resume or CV to any of the attorney members via email who will pass it on to either of the co-chairs.

Mission Statement

The Bankruptcy Court Liaison Committee for the Northern District of Illinois was formed to assist the Bankruptcy Court and its practitioners to create a more efficient and collegial environment throughout the entire Northern District of Illinois. To further that purpose, the Liaison Committee publishes a periodic newsletter, develops local practice questionnaires, and sponsors educational programs and social events to encourage interaction among judges and practitioners. Additionally, section 2.01 of the Committee's bylaws provides that practitioners may relay issues, concerns, or complaints about bankruptcy judges or the bankruptcy court to the Committee – anonymously – through the co-chairs or any other committee member. The information will then be anonymously presented to the appropriate bankruptcy judges for review and consideration under 28 U.S.C. § 154(b), which provides that the chief judge of the bankruptcy court “shall ensure that the business of the bankruptcy court is handled effectively and expeditiously.”

Practitioners wishing to share any issues, concerns, or complaints with the Committee may contact any of its Members anonymously via mail, email, phone, or on the Bankruptcy Court's website at: <http://www.ilnb.uscourts.gov/bankruptcy-court-liaison-committee>.

United States Bankruptcy Court For The Northern District of Illinois

Chief Judge A. Benjamin Goldgar

Judge Janet S. Baer

Judge Timothy A. Barnes

Judge Donald R. Cassling

Judge David D. Cleary

Judge Jacqueline P. Cox

Judge Carol A. Doyle

Judge LaShonda A. Hunt

Judge Thomas M. Lynch

Judge Jack B. Schmetterer

Judge Deborah L. Thorne

2021-2023 Bankruptcy Court Liaison Committee

Honorable A. Benjamin Goldgar (Chief Judge)

Honorable Janet S. Baer

Honorable David D. Cleary

Honorable Thomas M. Lynch

Jeffrey P. Allsteadt
Clerk of Court

Sharon Zurowski
Chief Deputy Clerk

Jean M. Dalicandro
Operations Manager

Matthew Brash (Co-Chair) Term 2020-2022
Newpoint Advisors Corporation

James A. Brady Term 2020-2022
Legal Aid Chicago

Mazyar Hedayat (Co-Chair) Term 2020-2022
M. Hedayat & Associates, PC

John R. Luze Term 2020-2022
Kirkland & Ellis

Paul M. Bach Term 2021-2023
Bach Law Offices, Inc.

Israel Moskovits Term 2020-2022
The Semrad Law Firm, LLC

Peter C. Bastianen Term 2021-2023
Codilis & Associates, P.C.

Brigid Ndege Term 2021-2023
Lewis Brisbois Bisgaard & Smith LLP

Desirae Bedford-Rochelle, Term 2021-2023
Recovery Law Group

Jack O'Connor Term 2020-2022
Sugar Felsenthal Grais & Helsinger LLP

Alexander F. Berk Term 2021-2023
Mayer Brown LLP

Rupa K. Sanghani Term 2021-2023
Swanson & Desai LLC

Nathan S. Gimpel Term 2020-2022
Paul Hastings LLP

Gretchen Silver (Permanent)
Office of the U.S. Trustee Region II

Charles F. Kinzer Term 2021-2023
Geraci Law LLC

Sean P. Williams Term 2020-2022
Levenfeld Pearlstein, LLC

William "Bill" A. Williams Term 2021-2023
Jenner & Block LLP