

NACM Credit Learning Center

Session 2: Navigating the Chapters

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CHAPTER

7



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Chapter 7

- Distribution Scheme
- Trustee Compensation and Drivers



Chapter 7

- Discharge
 - Denial
 - Exception



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Chapter 7

- Dealing with a Chapter 7 Debtor



CHAPTER 13



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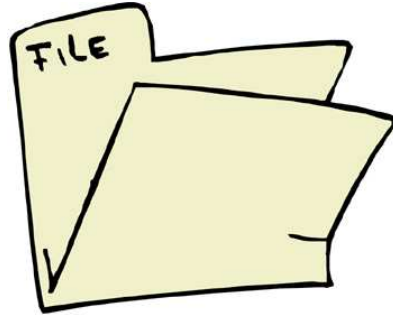
Chapter 13

- Dedicating Disposable Income
- Why Would One File?
 - Means Test
 - Too Much Equity



Chapter 13

- Proof of Claim
- Dealing With a Chapter 13 Debtor



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CHAPTER

12



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Chapter 12

- Differences from Chapter 13



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CHAPTER

9



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Chapter 9

- Basics



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CHAPTER 15



Chapter 15



- Basics



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CHAPTER

11



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Chapter 11

- Creditors' Committee Role



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Chapter 11 Plan of Reorganization Process

- Plan Structure
 - Classes/Treatment
 - Absolute Priority Rule



Chapter 11 Plan of Reorganization Process



- Disclosure Statement
- Voting



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Chapter 11 Plan of Reorganization Process

- Post-Confirmation Problems
- Dealing with a Chapter 11 Debtor



Robert S. Bernstein, Esq.

- Certified by the American Board of Certification in creditors' rights and business bankruptcy.
- Active member of the NACM and PACM.
- Member of the Association for Conflict Resolution as a trained mediator.
- Past president and treasurer of the Commercial Law League of America.
- Past chairman of the Allegheny County Bar Association in the Bankruptcy and Commercial Law Section, the Technology Utilization Committee, the Professional Ethics Committee and is a member of the Finance Committee.
- Bob was named a Pennsylvania Super Lawyer in 2004, 2005, 2006, 2007 and 2008 in the area of Bankruptcy by the *Philadelphia* magazine.
- Writes and lectures for local and national groups on matters of collection, bankruptcy, business law, and professional ethics.
- Author of *Get P.A.I.D. A Guide to Getting Paid Faster* (Business Credit Publications, LLC 2007)

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Get P.A.I.D.[™] A Guide to Getting Paid Faster (And What to do if You Don't!)

- In this seminal book, he provides a solution, *The Get P.A.I.D.[™] System*, that can transform a business by increasing profit, enhancing the relationship with the customer and reducing overall marketing costs. Get P.A.I.D.[™] : A Guide to Getting Paid Faster advances a radical new philosophy, suggesting that credit policy is not just about collections. It is a business strategy to enhance customer relationships and add value to a company.
- The strategy discourages businesses from providing easy credit to their customers based upon the commonly held belief that easy credit will lead to stronger customer relationships. It usually leads to added cost and friction. The book outlines Bernstein's 4-Step Program to prompt payment and provides a "Collections Toolbox" to help businesses better manage their credit policies.



www.getpaidsystem.com

Bernstein Law Firm, P.C. is a law firm located in Pittsburgh, Pennsylvania with many satellite offices located throughout the state. The firm concentrates in Creditors' Rights, Bankruptcy and Restructuring, and Business Law. In addition to its more than forty years of experience in these areas, the firm's capabilities include Banking, Administrative, Real Estate, Civil and Appellate Law.

Bernstein Law Firm has more board-certified Creditors' Rights specialists in Pennsylvania than any other law firm.

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Thank you.
Look for Session 3:

Exercising Your Rights as a Creditor



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