

Court Connection
Volume No. 4 – October 2015

Court Connection: e-Edition

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JUDGE JENNEMANN'S LEGACY
By: Chief Judge Michael G. Williamson

As the new Chief Judge of the Middle District of Florida, I am in the enviable position of inheriting a path to our Court's continued success that was designed and paved by Judge Jennemann's incredible vision.

In 2011, Judge Jennemann began her term as Chief Judge with a "Listening Tour." She met one-on-one with each member of the Court staff and had numerous meetings with members of the bar associations and key leaders among the bankruptcy practitioners in each division. During her Listening Tour, Judge Jennemann sought to learn about the Middle District's strengths and weaknesses. Judge Jennemann wisely anticipated the challenges that our Court would face in the coming years, including reductions in funding and staffing. She knew that to meet these challenges and to make it easier for attorneys to practice throughout the District, our Court needed to streamline its procedures and improve communications, both inside and outside the Court.

At the end of the tour, Judge Jennemann realized three principles must guide our approach:

Think District Wide,
Think Bottom-Up, Not Top-Down, and
Slow Down to Speed Up.

The most difficult challenge that Judge Jennemann faced in thinking "District Wide" was establishing uniform procedures throughout the District. Our court had a longstanding tradition of allowing each judge to dictate the procedures that applied to his or her cases—policies that were followed by chambers staff and the case managers assigned to the individual judge. Simply put, the judge-by-judge approach could no longer be supported in today's budget environment.

Following Judge Jennemann's mantra to "Think Bottom-Up, Not Top Down," this ambitious project did not start with the judges! Instead, numerous committees, comprised of the accomplished and experienced members of our Clerk's staff who together have over 1000 years of combined experience working in our court, were established. Examples are the Procedures and Drafting Committees and the Steering Committee—made up of court employees, representatives from the office of the United States Trustee, a chapter 7 trustee, a chapter 13 trustee, and attorneys from each division—all of whom assisted in suggesting and evaluating new procedures.

The Steering Committee made recommendations on procedures as diverse as reaffirmation agreements, 2004 examinations, and procedures governing adversary proceedings. Ad hoc committees were also set up as needed. An *ad hoc* committee of our Chapter 13 Trustees helped establish uniform Chapter 13 procedures across the four divisions of our Court. And to make it easier for staff in each division to follow the same District-Wide procedures, the Source was developed as an internal procedures manual that is now the repository of nearly fifty separate procedures for processing cases.

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Our court's technology has also been improved. The new eOrders system has substantially improved transmission of orders to the Court and facilitates the tracking of orders. Another example is the creation of an exhibit portal in our CM/ECF system, which permits attorneys to exchange trial exhibits via CM/ECF and to use electronically stored exhibits at trial.

Judge Jennemann coordinated a state-wide Residential Mortgage Modification Mediation Summit, which garnered nationwide attention and involved representatives from across the country in the credit industry, chapter 13 trustees, and attorneys representing both debtors and creditors. The Summit culminated in state-wide Mortgage Modification Mediation procedures that have been successfully used to help debtors modify their mortgages and save their homes. Judge Jennemann also instituted a Bench-Bar Conference held each year in conjunction with the annual View from the Bench seminar to discuss issues of interest. Members of the Bar, court staff, judges—including the Chief Judges from the Southern and Northern Districts of Florida—attend the Bench-Bar Conferences.

Communications have been improved both inside and outside the Court. Judge Jennemann started the tradition of presenting annual State of the District addresses to the Bar Associations of all divisions. Recognizing the value of face-to-face communication, she instituted an “open door” policy and made herself available to all members of our staff and the Bar to discuss any matter involving our court during her frequent visits to each of our divisions. Judge Jennemann also oversaw the creation of a quarterly court newsletter—the *Court Connection*. Articles are solicited from the staff, the judges, and members of the bar associations. And the *Court Connection* is distributed not only to court personnel but also to CM/ECF users.

As the new Chief Judge, I intend to continue the work started by Judge Jennemann. In baseball, the “closer” is a relief pitcher who specializes in getting the final outs when his team is leading in a close game. I intend to be the “closer” to complete Judge Jennemann's vision of thinking “District Wide,” to continue the initiatives that have been commenced but remain unfinished, to fine-tune those that are up and running, and to complete the tasks in progress.

One of those tasks I intend to complete is the procedures manual for external users for use by attorneys and their legal assistants. The work on the external procedures manual is nearly done and will be concluded in 2016 under the leadership of our Clerk, Lee Ann Bennett. I will also be active in monitoring compliance with our new uniform procedures, with the goal of having case managers in one division be able to work on cases presided over by a judge in another division. This will facilitate an equitable division of work across the divisions and provide for more efficient (if that is possible!) processing of cases and orders.

I will also monitor the continued active involvement with *pro bono* projects by the Bench and Bar, including facilitating the continued success of the BLES Foundation. The Bankruptcy Law Educational Series Foundation is a not-for-profit corporation established under Judge Jennemann's leadership to provide funding for *pro bono* clinics throughout the District. It is off to a very successful start.

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Our Court is also participating in a novel Pilot Bankruptcy Judge Project. We are statistically in the top five of all bankruptcy courts in the United States in terms of number of cases and have long been in need of an additional judge to help us with our caseload. Through an agreement memorialized in a memorandum of understanding between the Eleventh Circuit and the Eighth Circuit, we are now in the process of “borrowing” one of the unfilled positions in South Dakota. Our new judge, who we expect to be appointed shortly and to take the bench in early 2016, will sit in Orlando and be assigned duties based upon the District’s needs.

We all owe a debt of gratitude for the accomplishments that Judge Jennemann has made in bringing our Court so far in just four years! We have made great strides in achieving uniformity, improving our Court family’s spirit of enthusiasm and teamwork, maintaining a collegial environment among our judges, and providing a more user friendly environment for the attorneys and parties who appear before us.

Judge Jennemann, it is an honor to follow in your footsteps and the legacy you leave behind. Thank you!

District Wide Uniformity in Chapter 13 Cases

By Douglas W. Neway

Chapter 13 Standing Trustee, Jacksonville Division

The Middle District of Florida Bankruptcy Courts recently implemented uniform procedures in Chapter 13 cases. Through the combined efforts of the District Wide Steering Committee and the District's Chapter 13 Standing Trustees and Judges, an administrative order, a form plan and a form Order Confirming Plan have all been implemented in each division of the Middle District.

This article is not intended to replace the need of every Chapter 13 practitioner from reading and committing to memory the specific provisions of these forms and order. However, I will endeavor to provide the highlights and major changes that have now been implemented.

Administrative Order FLMB-2015-8 – Amended Administrative Order Prescribing Procedures For Chapter 13 Cases.

This administrative order codifies many of the requirements already contained in the bankruptcy code with the varying Chapter 13 practices and procedures that have been developed in each division. Because procedures varied among each division and Chapter 13 trustee case database software also differed among divisions, compromises had to be reached.

1. The Order applies to all Chapter 13 cases filed after September 1, 2015. This should not be confused with the required use of the Chapter 13 form plan and Order Confirming Plan which must be used in all cases that are active on September 1, 2015, regardless of filing date.
2. The Order directs the Debtor's attorney to provide a copy of the Order to the debtor within 7 days of the petition date. If the debtor is pro se, the Chapter 13 trustee must provide a copy of the Order to the debtor.
3. The Order incorporates the required Payments to secured lenders when the Chapter 13 Plan proposes mortgage modification mediation (MMM):
 - a. For homestead property -- the lesser of a) 31% of gross disposable monthly income of the debtor and non-filing spouse, if any (after deducting HOA fees) or b) the normal monthly contractual mortgage payment.
 - b. For non-homestead property, income producing property – 75% of the gross rental income generated from the property.
4. If a Chapter 13 plan proposes to pay a secured creditor directly, the following applies:
 - a. The Debtor must be current without any arrears;
 - b. The claim may not be modified;
 - c. Direct payments must be made through automatic debit/draft from a bank account and proof of such debit/draft must be provided to the Chapter 13 trustee; and

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- d. The automatic stay is terminated in rem as to that creditor upon the filing of the Chapter 13 plan proposing such treatment.
5. Adequate Protection Payments – Once again the order provides a uniform procedure for all divisions by uniting the adequate protection procedures that slightly varied among divisions:
- a. AP payments are to be included in the Plan payment;
 - b. The Chapter 13 trustee will make monthly disbursements of AP payments to secured creditors prior to confirmation if:
 - i. The plan provides for it;
 - ii. A proof of claim is filed;
 - iii. No objection of the claim is filed; and
 - iv. If a secured debt is subject to a pending MMM, the creditor has obtained a court order authorizing the payment by the trustee.

Also in the AP provisions of the Order is a reference to F.R.B.P. Rule 3002.1 – Notice of Payment Changes and Costs and Fees Incurred by Lenders – If a mortgage loan is subject to a pending MMM, the implementation of any notice under Rule 3002.1 is abated until conclusion of the mediation.

6. The Order addresses the recent Supreme Court ruling in Harris v. Viegelahn and directs the Trustee, upon conversion or dismissal of the Chapter 13 case, to pay all undistributed funds to the Debtor and if represented by counsel, mailed to the Debtor in care of Debtor's attorney.
7. Paragraph 9 of the Order has some significant language regarding termination of the Automatic Stay based upon Plan Provisions. If the plan proposes surrender, direct pay or fails to provide for the claim of a secured creditor or lessor, in rem relief from the automatic stay is granted. In personam AND in rem relief against any co-debtor is also granted upon the filing of such plans. Subsequent amendments or modification to the Chapter 13 plan to provide for the secured creditor will require the Debtor to move to re-impose the automatic stay. The Order also modifies the automatic stay to allow for good faith direct communication by mortgage lenders on real property to discuss modification and re-financing options.
8. Documents to be Provided by Debtor – No later than seven (7) days prior to the initial 341 Meeting of Creditors, the debtor must provide to the Chapter 13 Trustee:
 - a. Two (2) years tax returns preceding the petition date or Affidavits of No Requirement to file taxes;
 - b. Six (6) months of pay advices or other documentation of income sources;
 - c. Non filing spouse's income documentation, if requested.

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9. The confirmation hearing will also be a preliminary non-evidentiary hearing on all pending Motions or Objections.
10. The Order requires all Amended Chapter 13 Plans, Motions to Avoid Liens, if necessary to obtain confirmation and Motions to Determine Secured Status be filed no later than 28 days after the claims bar date.
11. Debtors' Attorney Fees:
 - a. Debtors' attorneys must represent Debtors in all matters in the main case unless an Order of Withdrawal is granted;
 - b. Legal advice and assistance may not be refused because of lack of payment, nor can services be conditioned upon a demand for payment;
 - c. All attorney fees must be disclosed and post petition fees held in trust until fees are approved; and
 - d. Disgorgement may be a consequence of failure to comply with attorney disclosure requirements and collection of fee requirements.
12. Complete Tax Returns with W-2s and 1099s must be provided within 14 days of filing throughout the pendency of the Chapter 13 case. All tax refunds must be turned over to the Chapter 13 trustee and the IRS may not be directed to apply any tax refund to future year's tax liability. Court approval is needed if the Debtors desire to keep and spend their tax refund. The list of permissive negative notice pleadings has been updated to include Motion to Retain Tax Refunds.
13. Objections to exemptions are extended when a Chapter 13 case is converted to 30 days after the converted case's 341 Meeting and 30 days after any amendment to exemptions.
14. In the event of a dispute over the value of Debtors' real or personal property listed in the bankruptcy schedules, the Chapter 13 Trustee may demand a current appraisal of the disputed property and all costs must be borne by the Debtor.
15. The Order makes it clear that the Debtor has an ongoing duty to supplement the bankruptcy schedules to reflect any change of financial circumstances.

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Form Chapter 13 Plan and Order Confirming Plan

A uniform Chapter 13 Plan and Order Confirming Plan were also created and approved by the District's Bankruptcy Judges with the significant assistance of the District Wide Steering Committee and the Chapter 13 Standing Trustees. These efforts resulted in a 5 page form plan that meshes the differing procedures of each division into one uniform practice.

The greatest benefit of this form plan is the bullet that we, as a district were able to dodge. There is currently a Proposed Official National Chapter 13 Form Plan and Related Rules Changes proposed by the Committee of Rules of Practice and Procedure out of Washington, DC. The national form plan consists of 16 pages and is the Committee's attempt to embody the entire nation's Chapter 13 practices into one document. The Committee's proposal also includes an opt out provision to allow for the use of a district wide uniform plan. Therefore, the Middle District of Florida Bankruptcy Court is poised to opt out of the more burdensome and complex national form plan.

The District Wide Chapter 13 Form Plan does not bring many substantive changes, but does offer a standard template which is chiefly designed to insure consistency in treatment of debtors and creditors in a Chapter 13 case. The trick was blending the differing divisional practices and allow the Chapter 13 trustees to consistently and efficiently administer the cases within the parameters of their differing case management software. The form plan provides for consistent and specific treatment of claims in different sub paragraphs as well as provides for the required information for each claim that is listed in the plan.

To address some of the divisional differences the form plan allows the debtors the flexibility of providing a Summary of Disbursement or a Spreadsheet that specifies the monthly disbursements for each allowed claim. Special and unique provisions will no longer be permitted to be listed in the body of the plan or in footnotes, but must now be included only at the end of the plan under the heading of Non Conforming Provisions. Additionally, the plan allows for the debtor to choose when property of the estate will vest in the debtor – either at confirmation of the plan or upon discharge or dismissal.

The Uniform Order Confirming Plan incorporates much of the post confirmation provisions contained in the Administrative Order FLMB-2015-8, as well as provisions of the form plan. Additionally, it requires completion of a personal financial management course within ninety (90) days of the date of the Order and requirement to file the certification within the same timeframe. The Order Confirming Plan also addresses instances where claims are withdrawn by the creditor after partial disbursement by giving the Trustee discretion to seek recovery of the disbursed funds or discontinue future disbursements.

With the increased frequency of debtor and creditor attorneys crossing divisional lines to represent their clients before our bankruptcy judges, these uniformity changes should allow for a greater concentration on substantive issues affecting their clients rather than trying to remember the nuances of each divisions' local practices and procedures. Again, I encourage each practitioner to carefully study these new district wide uniform provisions and incorporate them into your practice before our courts.



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Friday, November 6, 2015 – Miami • Hilton Miami Downtown
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Course No. 1997R

8:00 a.m. – 8:25 a.m.
Registration

8:25 a.m. – 8:30 a.m.
Opening Remarks
Hon. Michael G. Williamson

8:30 a.m. – 9:15 a.m.
Key Developments

9:15 a.m. – 10:30 a.m.
Consumer Issues

10:30 a.m. – 10:45 a.m. **Break**

10:45 a.m. – 11:45 a.m.
Chapter 11 Issues

11:45 a.m. – 12:30 p.m.
**Practice Pointers: A Judicial
Perspective**

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Honorable Michael G. Williamson
*Chief Bankruptcy Judge
U.S. Bankruptcy Court, Tampa*

Honorable Paul G. Hyman
*Chief Bankruptcy Judge
U.S. Bankruptcy Court, West Palm Beach*

Honorable Karen K. Specie
*Chief Bankruptcy Judge
U.S. Bankruptcy Court, Tallahassee*

Honorable Karen S. Jennemann
*Bankruptcy Judge
U.S. Bankruptcy Court, Orlando*

Honorable Jerry A. Funk
*Bankruptcy Judge
U.S. Bankruptcy Court, Jacksonville*

Honorable Paul M. Glenn
*Bankruptcy Judge
U.S. Bankruptcy Court, Jacksonville*

Honorable K. Rodney May
*Bankruptcy Judge
U.S. Bankruptcy Court, Tampa*

Honorable Catherine Peek McEwen
*Bankruptcy Judge
U.S. Bankruptcy Court, Tampa*

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*Bankruptcy Judge
U.S. Bankruptcy Court, Fort Myers*

Honorable Cynthia C. Jackson
*Bankruptcy Judge
U.S. Bankruptcy Court, Orlando*

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Honorable John K. Olson
*Bankruptcy Judge
U.S. Bankruptcy Court, Fort Lauderdale*

Honorable Laurel M. Isicoff
*Bankruptcy Judge
U.S. Bankruptcy Court, Miami*

RECEPTION

Registrants of this seminar are invited to attend a reception with the judges participating in this program.

TAMPA: The Tampa Bay Bankruptcy Bar Association will host a reception with the participating judges on Wednesday, November 4, at 5:30 p.m., at Le Meridien Hotel, 601 N. Florida Avenue, Tampa. The TBBBA will send registration information to its membership. Non-members of the TBBBA can request registration information from Stephanie Lieb, via email to slieb@trenam.com.

MIAMI: The Bankruptcy Bar Association of the Southern District of Florida will host a reception with the participating judges on Thursday, November 5, at 5:30 p.m., at Joe's Stone Crab Restaurant, 11 Washington Avenue, Miami Beach. Seminar attendees do not need to register separately for the Miami reception. Dinner will follow at 6:30 p.m. at Joe's, and registration for dinner is required. The BBASDFL will provide registration information for the dinner. Please visit www.bbasdfil.org or email laura@bbasdfil.org for information.

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Register me for the "Bankruptcy Law & Practice: View from the Bench 2015" Seminar

TO REGISTER OR ORDER AUDIO CD, DVD OR COURSE BOOKS BY MAIL, SEND THIS FORM TO The Florida Bar, Order Entry Department, 651 E. Jefferson Street, Tallahassee, FL 32399-2300 with a check in the appropriate amount payable to The Florida Bar or credit card information filled in below. If you have questions, call 850/561-5831. ON-SITE REGISTRATION, ADD \$25.00. **On-site registration is by check only.**

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LOCATIONS (CHECK ONE): **Tampa - November 5, 2015**
(148) Sheraton Tampa Airport **Miami - November 6, 2015**
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REGISTRATION FEE (CHECK ONE):

- Member of the Business Law Section: \$270
 - Non-section member: \$325
 - Full-time law college faculty or full-time law student: \$188
 - Persons attending under the policy of fee waivers: \$50
- Members of The Florida Bar who are Supreme Court, Federal, DCA, circuit judges, county judges, magistrates, judges of compensation claims, full-time administrative law judges, and court appointed hearing officers, or full-time legal aid attorneys for programs directly related to their client practice are eligible upon written request and personal use only, complimentary admission to any live CLE Committee sponsored course. Not applicable to webcast. (We reserve the right to verify employment.)*

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Private recording of this program is not permitted. **Delivery time is 4 to 6 weeks after 11/05/2015. TO ORDER AUDIO CD, VIDEO DVD, OR COURSE BOOKS,** fill out the order form above, including a street address for delivery. **Please add sales tax to the price.** Those eligible for the above mentioned fee waiver may order a complimentary audio CD in lieu of live attendance upon written request and for personal use only. *Please include sales tax unless tax-exempt or a nonresident of Florida. If tax exempt, include documentation with the order form.*

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National Celebrate Pro Bono Week should be cheered

BY CATHERINE PEEK MCEWEN

Special to The Tampa Tribune

Published: October 25, 2015

It's National Celebrate Pro Bono Week — today through Saturday — so for lawyers, judges, business people and pro bono clients reading this, what are you going to do to celebrate?

According to the American Bar Association, the event's sponsor, the celebration "is a coordinated national effort to meet the ever-growing needs of this country's most vulnerable citizens by encouraging and supporting local efforts to expand the delivery of pro bono legal services and by showcasing the great difference that pro bono lawyers make to the nation, its system of justice, its communities and, most of all, to the clients they serve."

State and federal judges in the Tampa Bay area can celebrate by attending the Judicial Pro Bono Summit tomorrow at the Chester H. Ferguson Law Center. Sponsored by the 13th Judicial Circuit Pro Bono Committee, the summit will teach judges how to recruit and recognize attorneys for pro bono service; how to promote pro bono service; how to accommodate pro bono practice; how to collaborate with legal services providers; and how to participate in pro bono initiatives.

Lawyers can celebrate by adhering to the Florida Supreme Court's theme of "One client. One attorney. One promise." They can do this by taking just one case from a local legal services provider such as Bay Area Legal Services (all types of cases), Crossroads for Florida Kids (unrepresented foster children in dependency and delinquency cases), R U Safe? (domestic violence), the Clemency Project (review a nonviolent offender's record for eligibility for a shortened sentence), or Aging Solutions, the Office of the Public Guardian. Or they might volunteer one or more Tuesday nights (6-7:30) at Project H.E.L.P.: Homeless Experience Legal Protection, operating from offices at Metropolitan Ministries.

Or they might avail themselves of free training in handling family law cases. The training is offered by Bay Area Legal Services to help ease the burgeoning number of cases in which both parties are unrepresented. (One family law division judge recently shared a startling statistic that in more than 50 percent of his cases both parties are unrepresented!)

Law firms can celebrate by reviewing the Florida Bar Business Law Section's Best Practices Guide for a Firm Pro Bono Policy, located at www.flabizlaw.org/files/bestpractices0813.pdf. The BLS's Pro Bono Committee developed this guide to encourage law firms to adopt a formal pro bono policy or, if a firm already has a policy, to provide suggestions for improvements. An example of a "best practice" is that many firms give billable hour goal credit to their lawyers for pro bono work up to a specified maximum even though the work will not be fee-generating.

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If you are a business person reading this, please celebrate by adding something to your checklist of criteria for hiring a law firm: a demonstrated commitment to pro bono service. After all, it is in your financial interest to make sure the justice system works efficiently so that your own case will not be delayed due to the extra time it takes for judges and court staff to handle and process cases of unrepresented parties.

And if you happen to be a client who received pro bono legal assistance at any time in your life, celebrate by thanking (or re-thanking) the lawyer for providing you his or her service for free. That simple act might prompt the lawyer to take on one more pro bono case for another vulnerable party.

Catherine Peek McEwen is a U.S. Bankruptcy Court judge for the Middle District of Florida based in Tampa. She is the immediate past chair of the 13th Judicial Circuit Pro Bono Committee. Her court ranks no. 1 in the nation among all 90 bankruptcy courts for the number of pro se (unrepresented) filings per judge.

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Pro Bono Corner

Thank you to Phil Martino for agreeing, on behalf of some associates, to take on two pro bono valuation trials in redemption contested matters.

Thank you to Barbara Hart for accepting an adversary proceeding assignment through the Court's own Legal Assistance Program (not to be confused with the TBBBA's courthouse clinic).

Click on the following link for the sign-up form:

http://www.flmb.uscourts.gov/legal_assistance/volunteer_form.pdf

New Tampa Practitioners



Judge McEwen pictured with
Andrew Ghekas and Nicholas Lafalce
after their recent swearing-in ceremony.

Revisions to Handbook on Civil Discovery Practice

The District Court Judges of the Middle District of Florida have revised the Handbook on Civil Discovery Practice. The revised handbook is available to download on the District Court's website or by accessing the following link: <http://www.flmd.uscourts.gov/forms/Civil/2015-Civil Procedure Handbook.pdf>

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Chapter 13 Disbursements – Orlando Division

In just one year, Laurie Weatherford, our Chapter 13 Trustee in Orlando, disbursed for the Fiscal Year ending September 30, 2014:

Secured Creditors:

Ongoing Mortgages	60,962,318
Mortgage Arrears	2,660,522
All Other Secured	15,903,438

Priority:

Ongoing Domestic Support	2,659
All Other Priority	4,162,547

Unsecured 25,414,614

Debtor Attorney 6,981,389

U.S. Trustee Spotlight

Diane Jensen, Chapter 7 Trustee, Fort Myers Division - 36 Years and Still Counting



Soon after graduating from the University of Michigan Law School, Diane and her husband, Sid moved to Fort Myers, Florida in 1973, when she joined the Pavese Law firm. Her venture into bankruptcy law happened by accident. When assisting one of her partners on a bankruptcy matter, they were required to commute to Tampa to appear before Judge Alexander Paskay for all matters, including 341 meetings that were conducted by the Judge. This was not an easy drive down I-75 because it didn't exist at the time. Judge Paskay said find me a local trustee and I will hold court in Fort Myers. Sonia Uransky, a retired CIA agent, first served as the chapter 7 trustee, and Diane represented her in many of her cases. When the Bankruptcy Act was replaced by the Bankruptcy Code in 1979, Sonia decided it was time to resign, so Diane applied for the position and became the Fort Myers trustee. It has been 36 years since that eventful time, and Diane continues as the longest serving panel member in the Middle District of Florida.

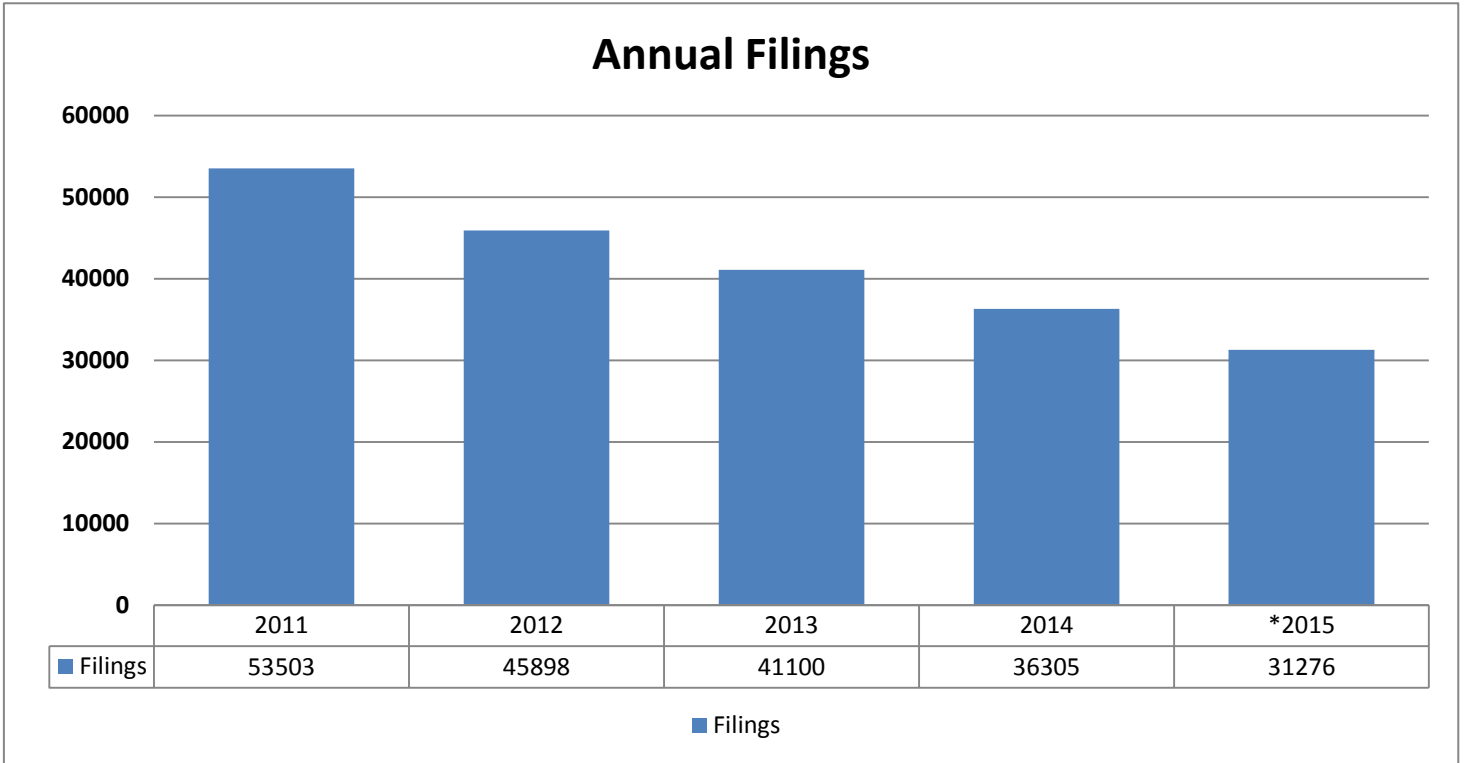
Diane has witnessed many changes in the bankruptcy arena. The downside has been the increase in paperwork and the ever changing legal process. However, she considers her most fortunate experience is to have practiced before Judge Alexander Paskay, where she learned the law from the many hours spent in his courtroom and through his many orders and opinions. She says that she has also been blessed with outstanding Judges that have served and continue to serve the Fort Myers Division since Judge Paskay's retirement.

As you can imagine, after practicing bankruptcy law for more than 36 years, Diane has had some memorable experiences. She has administered almost every type of asset imaginable, a radio station, a marina, Porsches, a Ferrari, resorts, jewelry, art work, and in one case she sold over 100 cows out in the fields of LaBelle, Florida, employing the services of Mooving Assistants (cowboys). By the time of her sale, she had more cows than originally noticed, due to the birth rate of new calves. She also has heard the most amazing stories from debtors, like the lady who claimed (though did not report) that the \$10,000 cash she netted from the sale of some real estate was stolen from her purse at the Winn Dixie store. This story emerged after she first testified that she had repaid the money to her brother, who then denied ever making a loan or being repaid! Another debtor testified that she lost \$30,000 in jewelry, which she took with her to play golf and it was stolen from her golf bag. This did not end well for this debtor who also had to explain this story to the US Attorney in her criminal case.

After administering 1000's of cases, Diane looks forward to continuing to serve as a trustee for several more years, although retirement does enter her mind on occasion. She has an outstanding staff of 5, most of which have been with her for many years. Diane's enjoyment from the job comes from the fact that she views each case as a new mystery to investigate, with new issues emerging, and still learning even after 36 years as a trustee. She gets great pleasure from the attorneys she works with despite the adversarial relationship which naturally develops between debtor's attorneys and the trustees. Professionalism is a very important aspect of her practice, and she appreciates when that professionalism is returned.

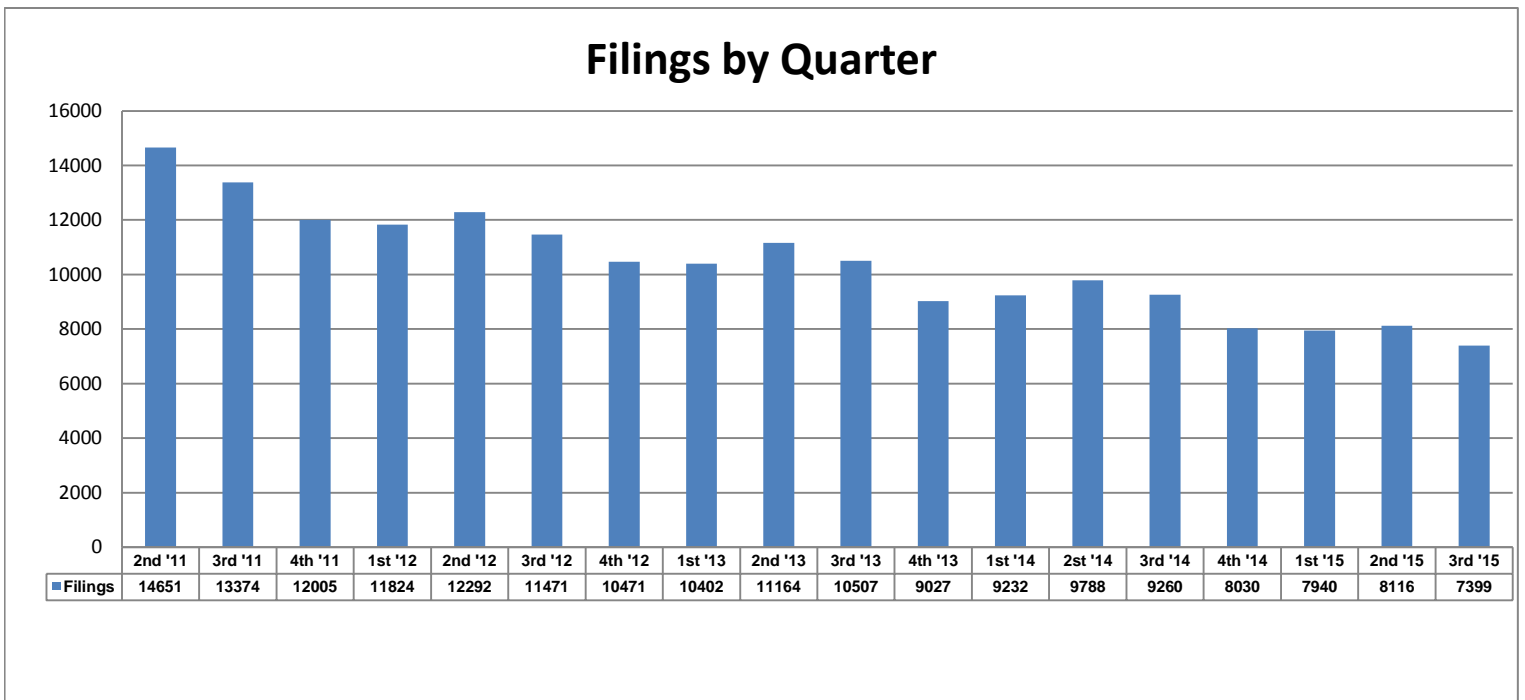
Diane Jensen's name will be remembered long after she has decided to close shop, as her outstanding career as a bankruptcy trustee and practitioner has left a lasting imprint on the Fort Myers Division.

United States Bankruptcy Court - Middle District of Florida
Updated October 8, 2015 Meeting Data and Information
Statistics as of September 30, 2015

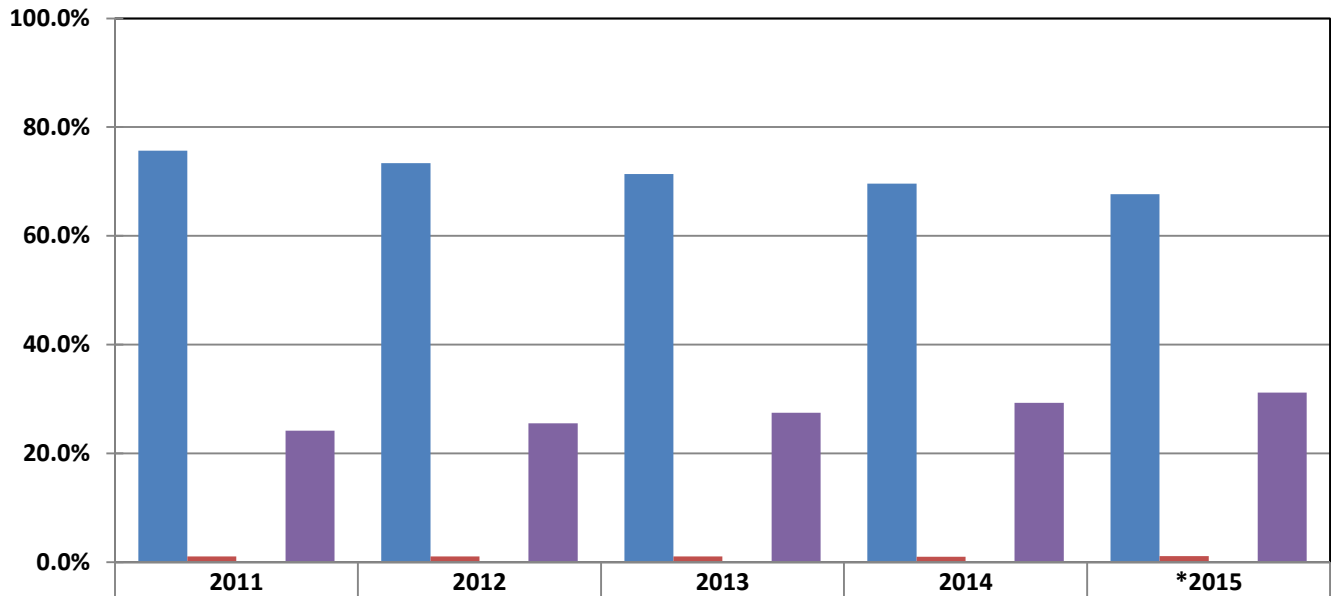


Year	Annual Filings	vs. 2011	vs. Prior Yr.
2011	53503		
2012	45898	-14%	-14%
2013	41100	-23%	-10%
2014	36305	-32%	-12%
*2015	31276	-42%	-14%

* Projected Filing Statistics

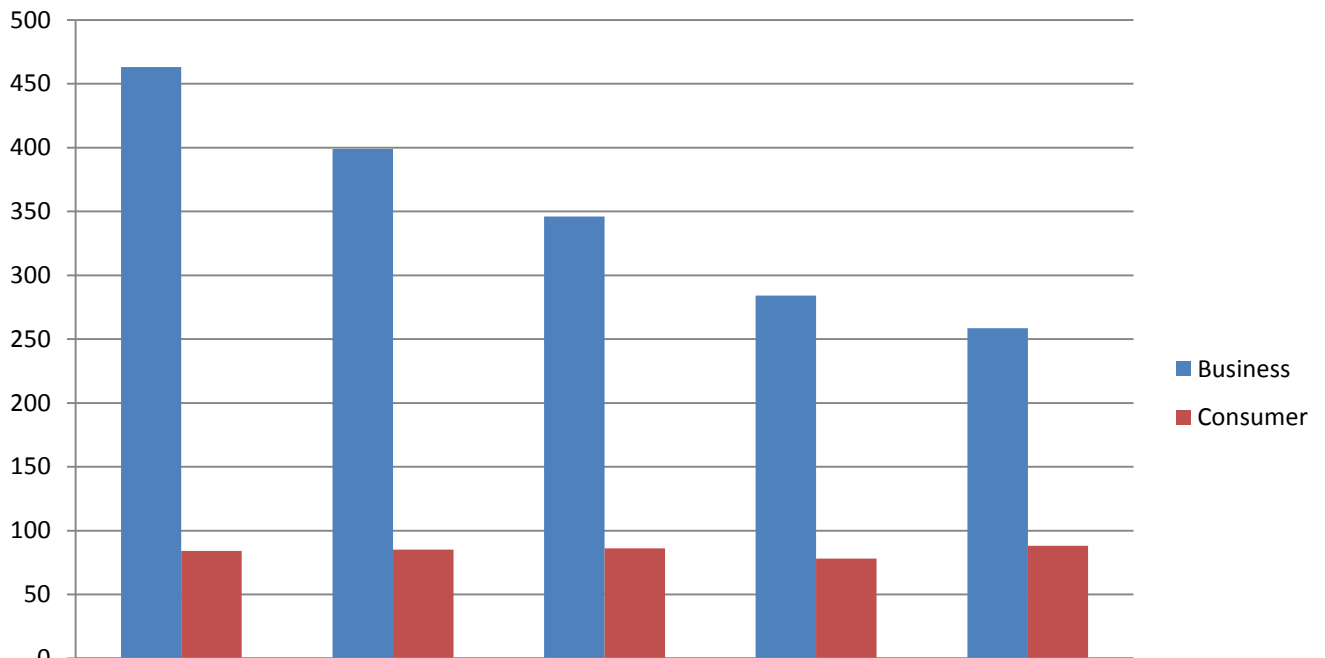


Filings by % of Chapter Type



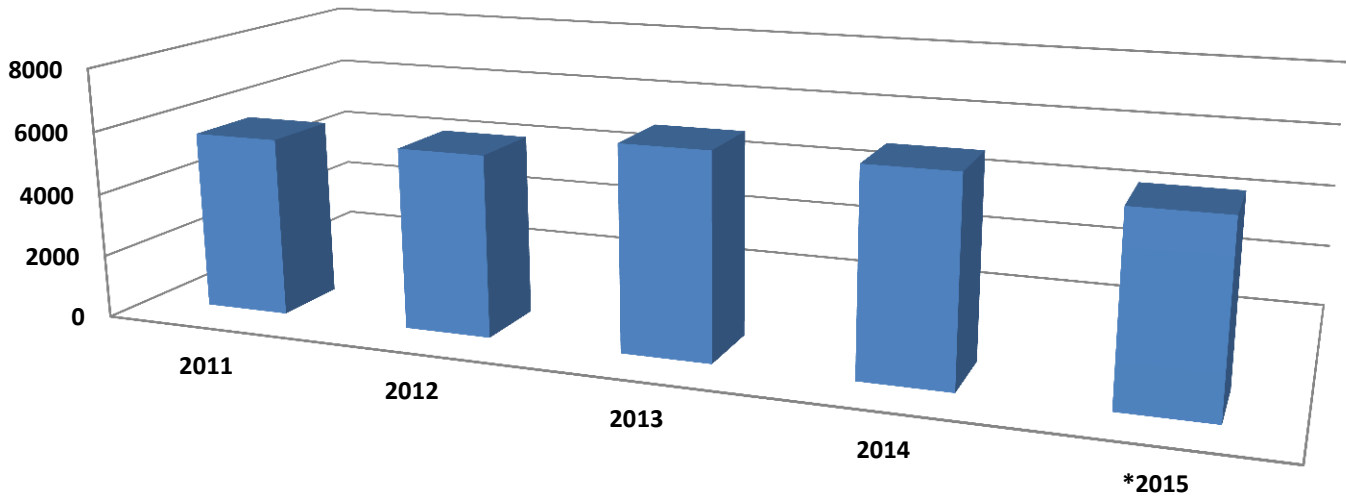
	2011	2012	2013	2014	*2015
Chapter 7	75.7%	73.4%	71.4%	69.6%	67.6%
Chapter 11	1.0%	1.1%	1.1%	1.0%	1.1%
Chapter 12	0.0%	0.0%	0.0%	0.0%	0.0%
Chapter 13	24.2%	25.5%	27.5%	29.3%	31.2%

Chapter 11 Filings



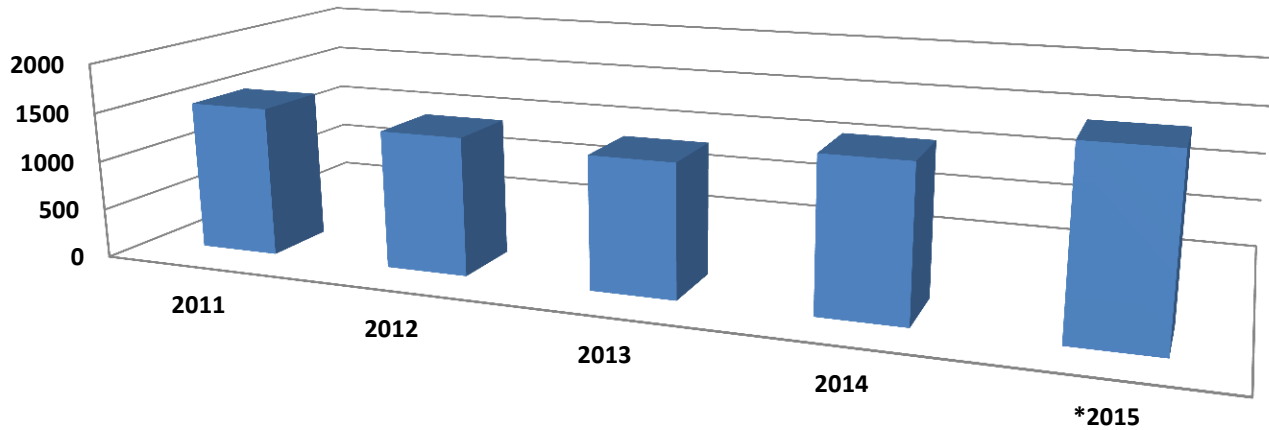
	2011	2012	2013	2014	*2015
Business	463	399	346	284	259
Consumer	84	85	86	78	88

Pro Se Filings

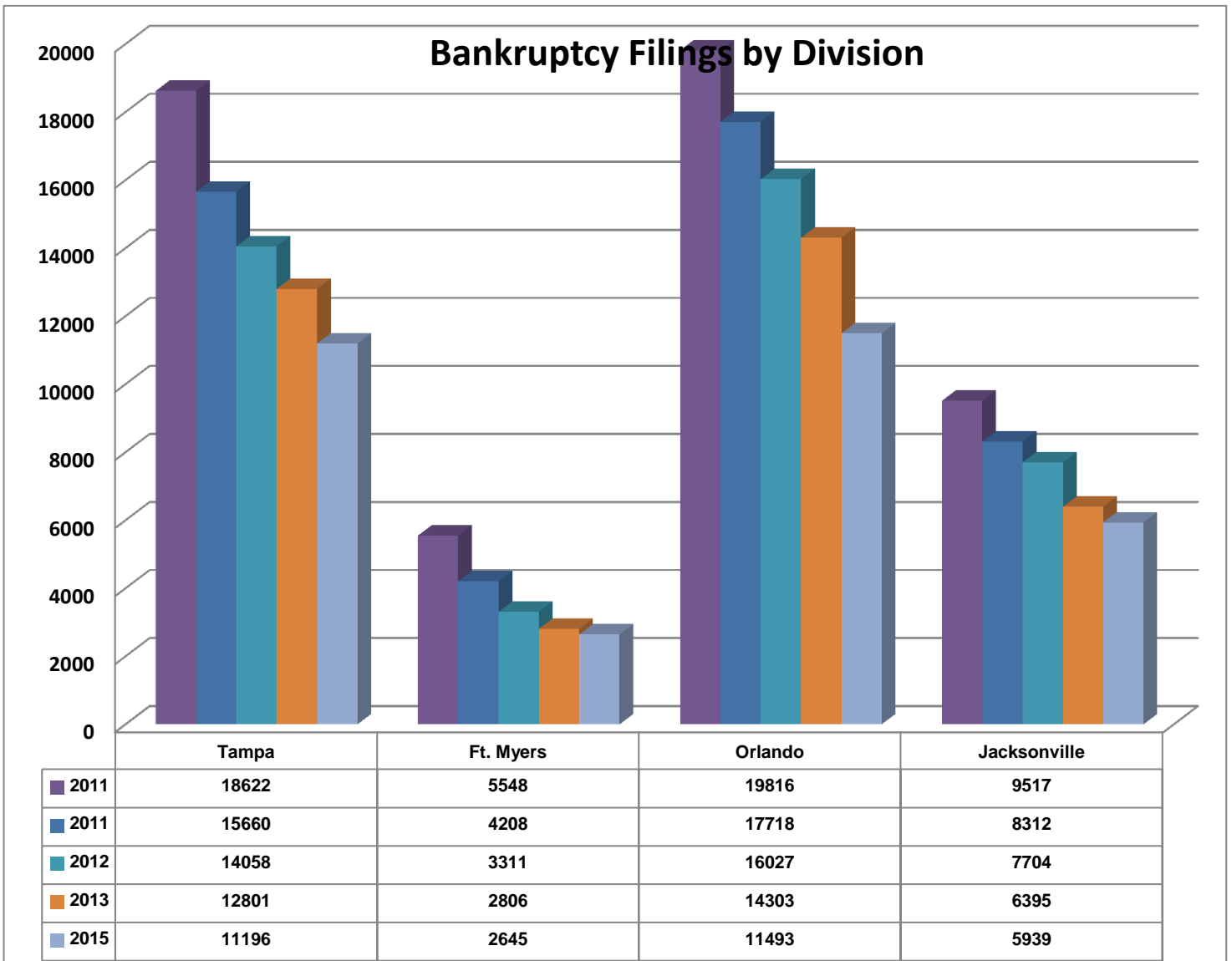


	2011	2012	2013	2014	*2015
■ Pro Se	5682	5737	6435	6387	5801
% of All Filings	11%	12%	16%	18%	19%

In Forma Pauperis Filings



	2011	2012	2013	2014	*2015
■ IFP Granted	1524	1396	1334	1529	1819
% of All Filings	3%	3%	3%	4%	6%



Note: Previous quarterly reports incorrectly reflected total cases filed by including adversary proceedings. Order Granting IFP counts have been corrected to include approving language.

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DISTRICT-WIDE STEERING COMMITTEE UPDATE
By: Justin M. Luna

During the last quarter, the District-Wide Steering Committee spent a significant amount of time advising and recommending substantive and procedural changes to the Uniform Chapter 13 Debtor Duty Order to ensure uniformity across the district. The new order, which incorporates a significant amount of recommendations, has been approved and is currently being utilized across the District in all Chapter 13 cases.

The District-Wide Steering Committee is currently planning for the Fourth Annual Bench Bar Conference, which is set for November 4, 2015, in Tampa, Florida. The Bench Bar Conference was created to provide a forum for the Judges, United States Trustee's Office, Chapter 7 and Chapter 13 Trustees, and practicing bankruptcy attorneys to exchange and implement new ideas affecting the Middle District. Specifically, the Steering Committee is assembling a panel of practitioners who represent debtors, creditors, the United States Trustee and Chapter 7 Trustees to discuss issues involving all aspects of bankruptcy cases and adversary proceedings to improve the procedural requirements and ease the administration of such cases.

If you have any immediate questions regarding the Steering Committee or for its members, please contact Elena Ketchum at eketchum@srbp.com.

Website Committee Update

The Website Committee has recently gained two new committee members, both from the Jacksonville Division. The committee welcomes both Linda and Patrick and look forward to their valuable insight and ideas as we strive to make the internal website a great success!

With significant Official Forms Updates and a Chief Judge change, the external website is being scrubbed to locate all areas requiring updates and to have those updates completed as expeditiously as possible.

As part of our on-going effort to launch a new intranet site, various parties from different committees and areas of the Court are currently being asked to review newly created sections of the new intranet site for feedback.

Stay tuned for more developments....

Cyber Security Newsletter Tip - New Credit Card Chip Technology

Maybe you've gotten a new credit or debit card in the mail or heard something about the U.S. moving to the "Chip and Signature" or "Chip and PIN" standard. The U.S. is moving toward adopting these standards, and October 1st, 2015, is a major deadline for U.S. payment companies and merchants.

What is Chip and Signature/Chip and PIN?

The Europay, MasterCard, Visa (EMV) standard uses payment cards with a chip and requires either a PIN (Chip and PIN) or a signature (Chip and Signature) to authorize a payment. The chip is a small metal square, typically silver or gold, on the payment card that stores encrypted, dynamic data. After payment approval during a transaction, the data on the chip will change. This is different from the older magnetic strip cards, where the data on the magnetic strip never changed, which made it easy for malicious actors to copy. With the new chips, it will be more much difficult for malicious actors to read the data on the chip and then, because it constantly changes, to counterfeit it.

Chip and Signature/Chip and PIN cards are only new to the United States. Many countries around the world already use these new technologies because they help to reduce credit card fraud through the use of authentication, verification, and authorization.

- Authenticating a card through its chip helps to prevent counterfeit cards.
- Verifying the card holder through the signature/PIN helps protect against lost or stolen cards.
- Authorization of the transaction indicates that both the merchant and buyer agree to the transaction.

When you purchase an item using a chip card, the credit card may be swiped, like you are used to, or it may be placed into a slot, placed on a sensor, or waved over the sensor. The merchant will direct you on what to do.

Dear Point and Click – October 2015

Dear Point and Click;

Q: I am moving to a new law firm. What do I need to do to update my contact information with the Court? Additionally, if I no longer plan on practicing, or am retiring, do I still need to update my information with the Court?

A: It is important that you updated your contact information with the Florida Bar, the Middle District of Florida (District Court), the Bankruptcy Court for the Middle District of Florida (and any other Court in which you may file). This should be done even if you do not intend to practice law or practice before this Court any longer.

STEP 1: Run a Query to obtain a list of cases that are associated with your attorney record. To do so:

- Login to CM/ECF (or PACER if you do not remember your filing login information).
- Select Query from the Main Menu Bar. **Note:** You may be prompted to login again. If you are, login with your firm's PACER information.
- Enter your last name and first name in the appropriate fields.
- Click [Run Query].
- A list of cases displays for your reference.

STEP 2: Determine which cases will be moving with you to your new firm and which cases will be remaining with your previous firm. **You must include both open and closed cases in this list.** If cases are remaining with the previous firm, you must provide the name of the attorney who will be taking over representation in these cases. This new attorney should be admitted to practice before in the Middle District of Florida). Additionally, a representative from your former firm must sign off on the changes requested in the submission. This documentation should include both your signature and the signature of a representative from your former firm.

STEP 3: Complete the applicable “Attorney Change of Law Firm” form located under the Attorney link on the Court’s website, www.flmb.uscourts.gov. It is important to note that there are THREE different forms built into the Attorney Change of Law Firm form.

<http://pacer.flmb.uscourts.gov/cmecf/changelawfirm.asp> (for use if some cases are moving with you to your new firm and some are remaining with your former firm).

http://pacer.flmb.uscourts.gov/cmecf/changelawfirm_all.asp (for use if all cases are moving with you to your new firm).

http://pacer.flmb.uscourts.gov/cmecf/changelawfirm_none.asp (for use if all cases are remaining with your former firm).

Once the appropriate form has been submitted, with all necessary documentation, an entry will be placed on the docket in each open case associated with your user account reflecting, either, your new firm information or the name of the attorney replacing you in the case from your

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former firm. No notation is made in closed cases. Once the process has been completed, an email confirming the changes will be sent to all parties.

Major Updates to Bankruptcy Official Forms – Effective December 1, 2015

On December 1, 2015, significant updates to the Official Bankruptcy Forms will go into effect. The forms update includes a complete renumbering of all Official Bankruptcy Forms, and significant redesign of many of the forms. Some additional noteworthy highlights are:

- New separate and distinct petition forms for an individual and a non-individual filing a voluntary case.
- New separate and distinct petition forms for an individual and a non-individual filing an involuntary case.
- Schedules A and B are combined into one form.
- Schedules E and F are combined into one form.
- New separate and distinct schedules and statements for an individual and a non-individual filing a voluntary case.

Use of the updated forms is required beginning December 1, 2015. To be prepared for this significant transition, bankruptcy practitioners and bankruptcy petition preparers are encouraged to:

- Review the updated Official Forms and accompanying Committee Notes on the U.S. Courts website at www.uscourts.gov.
- Prepare to have any cases filed using the current forms filed no later than November 30, 2015 and to use the updated forms on cases filed on December 1, 2015 and after.
- Complete updates from your petition preparation software provider to ensure use of the updated forms by the appropriate date.

The Court is aware that at least two software vendors (EZ-Filing Software and New Hope Software, Inc.), because of the large scale updates, have discontinued support of their products as of November 30, 2015. We encourage those who use petition preparation software to act now and contact their software providers to ensure their software will be updated to comply the form changes, and if not, to consider alternatives to be prepared to use the updated forms on December 1, 2015.

DATE APPEAL DEADLINE STARTS TO RUN
By: Adam Suess, Esq., Stichter, Riedel Blaine & Postler, P.A.

According to Rule 8002(a) of the Federal Rules of Bankruptcy Procedure, a notice of appeal “shall be filed with the clerk within 14 days of the date of the entry of the judgment, order, or decree appealed from.”¹ Rule 9021, titled “Entry of Judgment,” states that “[a] judgment or order is effective when entered under Rule 5003.”² In turn, Rule 5003(a) explains that the clerk must keep a docket in each case and “enter thereon each judgment, order, and activity in that case.”³ Rule 5003(a) further explains that every judgment or order docket entry must “show the date the entry is made.”⁴

Against this backdrop, federal courts have determined uniformly that “entry of the judgment, order, or decree” occurs on the date the clerk records that document on the docket.⁵ In a widely-cited case, *In re Henry Bros. Partnership*,⁶ the Bankruptcy Appellate Panel for the U.S. Court of Appeals for the Eighth Circuit explained the issue this way:

A document is *signed* when a signature is affixed by the judge or clerk. The date of signing has little, if any, meaning under either the Federal Rules of Bankruptcy Procedure or the Federal Rules of Civil Procedure. The signing of the order or judgment by the judge does not constitute an “entry” by the judge.

* * *

A document is *entered* when the clerk makes the notation on the official public record, the docket, of the activity or submission of the particular document.⁷

¹ In 2009, the Supreme Court amended Rule 8002 to allow for a 14-day period for filing a notice of appeal. Supreme Court of the United States, Order Amending Federal Rules of Bankruptcy Procedure (Mar. 26, 2009). Prior to that, Rule 8002 provided only a 10-day period. Due to their dates of decision, all but one of the cases cited below are based upon the pre-amendment 10-day period. Because the length of the period has no bearing on the event which triggers the running of the period, the amendment to Rule 8002 has no real impact here.

² Fed. R. Bankr. P. 9021.

³ Fed. R. Bankr. P. 5003(a).

⁴ Fed. R. Bankr. P. 5003(a).

⁵ *Faragalla v. Access Receivable Mgmt. (In re Faragalla)*, 422 F.3d 1208, 1210 (10th Cir. 2005) (“A document is *entered* when the clerk makes the notation on the official public record, the docket, of the activity or submission of the particular document.”) (emphasis original) (quoting *United States v. Henry Bros. P’ship (In re Henry Bros. P’ship)*, 214 B.R. 192, 195 (B.A.P. 8th Cir. 1997)); *Solomon v. Smith (In re Moody)*, 41 F.3d 1024, 1027 (5th Cir. 1995) (“Entering judgments of the bankruptcy court is a duty of the clerk.”); *Delaney v. Alexander (In re Delaney)*, 29 F.3d 516, 518 (9th Cir. 1994) (“Here, the bankruptcy court’s order was signed on December 7, 1992 and entered on December 14, 1992. Thus, Alexander had 10 days from December 14, 1992, the date of entry, in which to file her notice of appeal.”); *Stelpflug v. Fed. Land Bank of St. Paul*, 790 F.2d 47, 50 (7th Cir. 1986) (“[T]he day an order is signed is not necessarily the day the appeal time begins to run. A judge may sign an order and then instruct the clerk to delay the entry of judgment. By deferring entry of judgment, the judge effectively extends the period during which a timely appeal may be filed.”) (internal citations omitted).

⁶ *United States v. Henry Brothers P’ship (In re Henry Bros. P’ship)*, 214 B.R. 192 (B.A.P. 8th Cir. 1997).

⁷ *Id.* at 195 (emphasis in original).

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The U.S. Court of Appeals for the Eleventh Circuit considered this issue in *In re Williams*.⁸ In that case, the Bankruptcy Court for the Middle District of Florida denied Williams’s motion for rehearing or reconsideration—the subject of the eventual appeal—on May 21, 1999.⁹ The order was entered on the docket on the same date.¹⁰ Williams then filed a notice of appeal of that order on June 7, 1999—seventeen days after the order appeared on the docket.¹¹ Accordingly, the bankruptcy court dismissed the filing as untimely, and the district court later affirmed that decision.¹² Williams appealed once more, and a unanimous Eleventh Circuit panel agreed with the lower courts:

Rule 8002(a) of the Federal Rules of Bankruptcy Procedure provides that a notice of appeal must be filed “within [14] days of the date of the entry of the judgment, order, or decree appealed from.” The bankruptcy court's order denying Williams's motion for rehearing or reconsideration was entered on the docket on May 21, 1999. Williams filed his notice of appeal on June 7th, seventeen days later. Thus, his notice of appeal was untimely.¹³

In *In re Pacific Forest Products Corp.*,¹⁴ the U.S. District Court for the South District of Florida confronted this issue. Citing both *In re Henry Bros. Partnership* and *In re Williams*, the court explained that “an order is *entered* when it appears on the clerk's docket.”¹⁵ To be clear, it does not appear that even one federal court has reached a contrary decision.

⁸ *Williams v. EMC Mortgage Corp. (In re Williams)*, 216 F.3d 1295 (11th Cir. 2000).

⁹ *Id.* at 1296.

¹⁰ *Id.*

¹¹ *Id.*

¹² *Id.*

¹³ *Id.* at 1296-97 (alteration added to reflect the change to Rule 8002(a)).

¹⁴ *Colonial Bank v. Freeman (In re Pac. Forest Prods. Corp.)*, 335 B.R. 910 (S.D. Fla. 2005).

¹⁵ *Id.* at 916 (emphasis in original).

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CASE LAW UPDATE FOR Q4 2015
ISSUE OF THE COURT CONNECTION

Editors:

Bradley M. Saxton
C. Andrew Roy

Supreme Court Cases

Baker Botts L.L.P v ASARCO LLC
135 S. Ct. 2158 (June 15, 2015)

ASARCO obtained bankruptcy court approval to retain two law firms to provide legal representation during the bankruptcy case. The two law firms successfully prosecuted fraudulent transfer claims against ASARCO's parent company. After the victory, the law firms sought compensation for their fees and filed applications in bankruptcy court. The parent company challenged the fee petitions and lost. The court also awarded the firms fees for the services incurred in "defending" a fee application. The Court of Appeals for the Fifth Circuit reversed that part of the decision and on appeal to the high court. The Supreme Court affirmed the Fifth Circuit.

The Court held that §330(a)(1) does not displace the American Rule with respect to fee-defense litigation. The American Rule provides that "[e]ach litigant pays his own attorney's fees" unless otherwise provided by contract or statute. Here, the firms cited Section 327(a) of the Bankruptcy Code, which states that fees can be awarded to "professionals . . . hired to serve the administrator of the estate for the benefit of the estate." The Court stated that litigating fee applications against the bankruptcy administrator are not services performed for the benefit of the estate and if the legislature wanted to shift the burdens of fee defense litigation, it could have done so as it has in other Bankruptcy Code provisions.

Bank of America, N.A. v. Caulkett
135 S.Ct. 1995 (June 1, 2015)

The Supreme Court held that a Chapter 7 debtor could not void a junior mortgage lien under § 506(d) of the Bankruptcy Code when the debt owed on a senior mortgage lien exceeds the current value of the collateral if the "underwater" creditor's claim is both (1) secured by a lien and (2) allowed under § 502 of the Code.

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Eleventh Circuit Cases

In re Sagamore Partners, LLP
2015 WL 5091909 (11th Cir. Aug. 31, 2015)

The Eleventh Circuit holds that when the underlying contract between the debtor and secured creditor provides for default-rate interest, in order for debtor to provide a sufficient “cure” under §1123(d) within the plan of reorganization, the default interest must be paid to cure the default.

Green Point Credit v. McLean (In re McLean)
794 F. 3d 1313 (11th Cir. July 23, 2015)

The Eleventh Circuit holds that creditor violated the discharge injunction by filing a proof of claim in a case where the debt was discharged in a prior case. The creditor acknowledged that the proof of claim was filed in error. The Court remanded the case for further proceedings to determine the amount of appropriate sanctions consistent with its recent opinion in Lodge where the Court noted that “not every willful violation of the [discharge injunction] merits compensation for emotional distress and that a standard governing such claims is necessary.”

Bankruptcy Court Cases

In re Anthony

2015 WL 5554241 (Bankr. M.D. Fla Sept. 17, 2015) (May, J.)

In the bankruptcy case involving the infamous Casey Anthony, the bankruptcy court granted Anthony's motion for summary judgment, finding that the allegedly defamatory statements made by Anthony at the time of her arrest regarding the babysitter were neither willful nor malicious.

In re Rivera-Cintron

2015 WL 4749217 (Bankr. M.D. Fla. August 12, 2015) (Jennemann, C.J.)

Bankruptcy Court overrules Trustee's objection to Debtor's claimed IRA exemption finding (1) Trustee failed to prove IRA was not exempt and (2) in accordance with *Law v. Siegel*, even if Debtor had acted in bad faith (which court rejected) bad faith conduct is not a basis to deny debtor's claimed exemptions.

In re Wharton-Price

2015 WL 4230856 (Bankr. M.D. Fla. July 16, 2015) (Delano, J.)

Bankruptcy court sanctioned debtor for seeking to convert Chapter 7 case to a case under Chapter 13 because such conversion was in bad faith and intended divest Chapter 7 trustee of control over settlement concerning a personal injury claim. Court did not impose monetary sanctions, but did enjoin debtor from filing any further papers.

In re Rover Technologies

2015 WL 4247232 (Bankr. M.D. Fla. July 10, 2015) (May, J.)

Bankruptcy Court sustains objection to Debtor's motion for final decree where Debtor failed to give adequate notice to equity holders of the procedure to contribute capital under a confirmed plan.

In re Howe

2015 WL 4197058 (Bankr. M.D. Fla. July 7, 2015) (Funk, J.)

Bankruptcy court sanctioned debtor for seeking to convert Chapter 7 case to a case under Chapter 13 because such conversion was in bad faith and intended divest Chapter 7 trustee of control over settlement concerning a personal injury claim. Court did not impose monetary sanctions, but did enjoin debtor from filing any further papers.

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In re McMillan

2015 WL 4065226 (Bankr. M.D. Fla. July 2, 2015) (Funk, J.)

Proceeds from debtor's sale of interest in business, after deducting certain expenses, constituted disposable income that was required to be committed to Chapter 13 plan.

**Jacksonville Bankruptcy Bar Association
Annual Seminar Photographs
August 21, 2015**



Pictured L to R: Judge Cynthia Jackson, Leanne Prendergast, Betsy Cox, Judge Karen Specie



**Hon. Michael G. Williamson
Chief U.S. Bankruptcy Judge**



Pictured L to R: John Freeman, Mark Miller, Jason Burgess, and Kevin Paysinger



**Pictured L to R: Judge Cynthia Jackson
and Leanne Prendergast**



CFBLA Q3 2015 News

Judicial Chambers / Clerk's Office / U.S. Trustee Appreciation Luncheon – On September 16th, CFBLA hosted its Annual Judicial Chambers / Clerk's Office / U.S. Trustee Appreciation Luncheon at Ember. The Central Florida Bankruptcy Bar came together at Ember to thank everyone from the Clerk's Office, the U.S. Trustee's Office, and Judicial Chambers for their tireless work and unwavering support.

Fall Festival – On September 20th, CFBLA hosted its Fall Festival under clear skies at Mead Gardens in Winter Park. Many families enjoyed the afternoon with music from a live DJ and great food from Port a Pit Bar B Que. Add to that a bounce house, a rock climbing wall, game booths, face painting, snow cones, and cotton candy...it certainly was a day to remember!



Table for Eight – On September 18th, Andrew Roy and Jamie Blucher hosted a “Baltimore and Baseball” evening, complete with steamed crabs, cold beer, good company, and the Orioles vs. Rays on the tube. On October 7th, Roy Kobert, Maureen Vitucci and Jack Brennan hosted a night of food and fun at Dave & Busters. Dinner guests were treated to fun and exciting evenings.

Luncheons – At CFBLA's July luncheon, Megan Johnson Judd, President of Metropolis Real Estate Solutions, LLC explained “Why Appraisal Law is Important to Your Case.” Ms. Judd addressed the purpose of the USPAP (Uniform Standards of Professional Appraisal Practice) and how the USPAP apply to our clients. At CFBLA's August luncheon, the Honorable Alice Blackwell spoke about the Complex Business Litigation Court and how bankruptcy law impacts State Court proceedings, referencing various case opinions and answering questions from attendees. All luncheon materials are available on CFBLA's website (www.CFBLA.org).

Upcoming Q4 2015 Events

October 15, 2015 – Luncheon, David Barilla, Assistant Director of the City of Orlando Downtown Development Board and Community Redevelopment Agency

November 19, 2015 – Luncheon, Panel on Caulkett

December 10, 2015 – Holiday Party, at Holland & Knight LLP

December 17, 2015 – Luncheon, Elections

*For questions about joining CFBLA or any CFBLA event, please email cfblabankruptcybar@gmail.com.

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News from the Southwest Florida Bankruptcy Professionals Association

The 4th Annual Southwest Florida Bankruptcy Professional Association's Annual Alexander L. Paskay Memorial Bankruptcy Professionals Dinner will be held on Thursday, October 15, 2015 at the City Pier located on the riverfront in downtown Fort Myers.

A new slate of officers of the Southwest Florida Bankruptcy Professional Association will be installed at the Annual Alexander L. Paskay Memorial Bankruptcy Professionals Dinner. The 2015 – 2016 officers of the Association will be:

Luis E. Rivera II of Henderson, Franklin, Starnes & Holt, P.A. – President;

Adrian R. Lynn of Adrian Lynn & Associates P.A. – Vice-President & President-Elect;

Michael Dal Lago of Dal Lago Law - Secretary; and

Gerard A. McHale of McHale, P.A. – Treasurer.

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Upcoming Bar Events

Fort Myers

- October 29th @ noon Monthly Luncheon Topic: Federal Income tax considerations in bankruptcy cases for the consumer practitioner Speaker: Soneet Kapila (Location: Jury Assembly Room, United States Courthouse & Federal Building, Fort Myers)
- November 19th @ noon Monthly Luncheon Topic: Discovery Practices in the Middle District Speaker: Robert Elgidely (Location: Jury Assembly Room, United States Courthouse & Federal Building, Fort Myers)
- December 17th @ noon Monthly Luncheon Topic: Case Law Update Speaker: Lara Fernandez (Location: Jury Assembly Room, United States Courthouse & Federal Building, Fort Myers)

Jacksonville

- November 18th @ noon Monthly Luncheon Speaker: Mark Lamping, President, Jacksonville Jaguars (Location: The River Club)
- December 16th @ 5:00 pm JBBA Holiday Party (Location: The River Club)

Orlando

- October 15th @ noon CFBLA Monthly Luncheon - Speaker: David Barilla, Assistant Director of the City of Orlando Downtown Development Board and Community Redevelopment Agency (Location: Gray Robinson)
- October 23rd @ 11:30 am OCBA Lunch –Topic: Chapter 13 Changes and Model Chapter 13 Plan, Presenter: Laurie K. Weatherford (Location: 2nd Floor OCBA Building)
- November 19th @ noon CFBLA Monthly Luncheon - Topic: Panel Discussion on Caulkett Speakers: TBA (Location: Gray Robinson)
- December 10th @ 5:30 pm CFBLA Holiday Party - Location: Holland & Knight LLP

December 17 th @ noon	OCBA Monthly Luncheon - Topic: Elections (Location: Gray Robinson)
December 18 th @ 11:30 am	OCBA Lunch - Topic: TBA (Location: 2 nd Floor OCBA Building)
<u>Tampa</u>	
November 10 th @ noon	CLE Luncheon - Topic: TBA Location: TBA
November 13 th @ 2:00 pm	Annual Tennis Tournament - Location: Harbour Island Athletic Club, Round Robin Format, All Skill Levels Welcome
November 16 th @ 5:30 pm	Chapter 11 Judicial Liaison Meeting - Location: The Floridian, 4534 W. Kennedy Blvd., Tampa
December 1 st @ noon	Consumer Lunch - Topic: Chapter 7 issues Related to Personal Injury Claims, Speakers: Andrea Bauman, Nicole Cameron, Frank Pappa. (Location is the 5th floor training room of the Sam Gibbons Courthouse)
December 3 rd @ 6:00 pm	Holiday Party – Location: Spain Restaurant
January 5 th @ noon	Consumer Lunch - Topic: Insights on Consumer Issues from the Office of the United States Trustee Speaker: Cindy Burnette. (Location is the 5th floor training room of the Sam Gibbons Courthouse)
January 12 th @ noon	CLE Luncheon - Topic: TBA Location: TBA
January 25 th @ 5:30 pm	Chapter 13 Judicial Liaison Meeting - Location: The Floridian, 4534 W. Kennedy Blvd., Tampa

Statewide

November 4 th @ 5:30 pm	View from the Bench Reception
November 5 th @ 8:00 am	View from the Bench (Tampa)
November 6 th @ 8:00 am	View from the Bench (Miami)