



## **Collection Series:**

# **Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks**

*(90-minute webinar – on-demand also available)*

**Thursday, July 22, 2021**

12:00 PM Pacific

1:00 PM Mountain

2:00 PM Central

3:00 PM Eastern

**Register Here**

Is bankruptcy the end of the line? Can anything be done to protect your financial institution's interests? Join us to learn all the special processes lenders can use to preserve their interests in consumer bankruptcies.

### **AFTER THIS WEBINAR YOU'LL BE ABLE TO:**

- Determine when a proof of claim should be filed
- Understand the appropriate time to repossess and foreclose on collateral
- Distinguish when a cramdown is permitted
- Explain how to properly complete a reaffirmation agreement
- Understand what can be done after the debtor is discharged
- Identify when the debtor can voluntarily agree to pay the lender

### **WEBINAR DETAILS**

The number of consumer bankruptcies continues to increase. The process is complicated, time-consuming, and expensive for lenders. Many lenders waste time and money handling bankruptcies because the bankruptcy rules aren't clearly understood. This webinar will explain the actions required to protect your financial institution's interests in each bankruptcy situation. It will cover both Chapter 7 and Chapter 13 bankruptcies and explain all the processes, including exempt property, fraudulent transfers, preference payments, cramdowns, reaffirmations, and rights of setoff.

### **WHO SHOULD ATTEND?**

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

### **TAKE-AWAY TOOLKIT**

- Links to the U.S. Bankruptcy Court to obtain fillable online forms
- Employee training log
- Interactive quiz

**DON'T MISS THIS RELATED WEBINAR!**  
**Bankruptcy for Lenders:**  
**Chapter 11 & Subchapter V, The Small Business Reorganization Act**  
on Wednesday, September 22, 2021

**MEET THE PRESENTER**

**Elizabeth Fast, JD, CPA, Spencer Fane LLP**

Elizabeth Fast is a partner with Spencer Fane LLP where she specializes in the representation of financial institutions. Elizabeth is the head of the firm's training division. She received her law degree from the University of Kansas and her undergraduate degree from Pittsburg State University. In addition, she has a Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was General Counsel, Senior Vice President, and Corporate Secretary of a \$9 billion bank with more than 130 branches, where she managed all legal, regulatory, and compliance functions.

**THREE REGISTRATION OPTIONS – WHAT YOU GET**

**1. Live Webinar Includes**

- Unlimited connections within your institution to the Live Webinar
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Presenter's contact info for follow-up

**2. On-Demand Webinar Includes**

- Recording of the Live Webinar
- Available two business days following Live date
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Free Digital Download, yours to keep
- Share link with anyone at your institution
- Presenter's contact info for follow-up

**3. Purchase the **BOTH Option** to receive all the benefits listed above! Full registration descriptions can be found [here](#).**

If you need help with anything, please drop us an email at  
[support@financialedinc.com](mailto:support@financialedinc.com) or call 406.442.2585