



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Understanding the New Federal Bankruptcy Procedures & Forms Line-by-Line

Friday, February 3, 2012

10 - 11:30 a.m.

Four new official Federal Bankruptcy Forms became effective on December 1, 2011:

Proof of Claim, Mortgage Proof of Claim Attachment, Notice of Mortgage Payment Change, & Notice of Postpetition Mortgage Fees, Expenses, and Charges

Has your bank been trained on the new federal bankruptcy changes that became effective on December 1, 2011? These changes apply to virtually all bankruptcy filings, and the Bankruptcy Court is authorized to impose sanctions against a creditor that fails to comply with these new requirements. For example, the Proof of Claim form has been expanded to require additional supporting information to be filed. This new Proof of Claim form must be used for all bankruptcies, not just Chapter 13. For Chapter 13 bankruptcies, the new rules permit the debtor to cure defaults and maintain the home mortgage payments over the course of the debtor's plan. If any changes are made to post-petition mortgage payments (i.e., interest rate change or escrow account adjustment), a special notice form must be provided by the bank to the debtor, debtor's counsel, and the bankruptcy trustee no later than 21 days before the new payment amount becomes effective. Also, if any fees, expenses, or charges are incurred post-petition, which constitute a lien on the debtor's residence, the bank must provide a special notice form to the debtor, debtor's counsel, and the bankruptcy trustee within 180 days. All of the important new bankruptcy changes are discussed in this informative webinar.

HIGHLIGHTS

- Line-by-line review of the new Proof of Claim form (official form #10)
- Explanation of the additional supporting information that must be filed with all Proof of Claim forms
- Line-by-line review of Mortgage Proof of Claim Attachment (official form #10A)
- Explanation of new requirements in Chapter 13 bankruptcies
- Line-by-line review of Notice of Mortgage Payment Change (official form #10S1)
- Line-by-line review of Notice of Postpetition Mortgage Fees, Expenses, and Charges (official form #10S2)
- Deadlines for the bank to respond to the bankruptcy trustee's notice of final cure

WHO SHOULD ATTEND?

This informative session is useful for lending staff, workout personnel, collection personnel, managers, compliance officers, attorneys, and anyone else that deals with the bankruptcy process.

ABOUT THE PRESENTER

Elizabeth Fast, Esq., JD & CPA, is a partner with Spencer Fane Britt & Browne LLP where she specializes in the representation of financial institutions. Fast is the head of the firm's training division known as Bankers Choice. She received her law degree from the University of Kansas, Lawrence, and her undergraduate degree from Pittsburg State University, Kansas. 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. She is a member of the Missouri State Banking Board by appointment of the Governor.

NEW! THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The LIVE WEBINAR registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allows entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials are sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions, and handouts are e-mailed to you. You need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

**All materials are subject to copyright and intended for your bank's use only.

AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

REGISTRATION FORM

Understanding the New Federal Bankruptcy Procedures & Forms Line-by-Line Webinar
Friday, February 3, 2012 10 - 11:30 a.m.

Choose Your Training Option:

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Prospective-Member*
	Live Webinar	\$249	\$399
	On-Demand Link**	\$249	\$399
	Special Pricing for Live Webinar & On-Demand Link	\$349	\$499
	Special Pricing for Additional Live Webinar Location	\$239	\$389

**All materials are subject to copyright and intended for you bank's use only.

Name _____ **Title** _____

Bank _____

Street Address _____

City/State/Zip _____

Phone _____ **Fax** _____ **Email** _____

Material Delivery Options

Check here if you are unable to receive your hook-up instructions and materials via the Internet and hard copies will be mailed to you.

***Only financial institutions/firms eligible for CBAI membership.**

Please select your payment method.

Check Enclosed Check in Mail Credit Card*

***If you are paying by credit card, please fill out the following information. (MasterCard & Visa accepted).**

Name as It Reads on Card _____ Card Number _____

Company Name on Card _____ Expiration Date _____

Billing Address of Card _____



Mail it in:
CBAI Education Department
 901 Community Drive
 Springfield, IL 62703-5184



Fax it in:
 (217) 585-8738



Call it in:
 (217) 529-2265



Click it in:
www.cbai.com

Please note: On-demand link is available five days after the webinar date and expires six months after.