



AMERICAN
BANKRUPTCY
INSTITUTE

2022 Consumer Practice Extravaganza

The New Normal, Change and the Flow of Water

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Lexria; Claymont, Del.

Carlos Sarmiento, Jr.

LegalPRO Systems, Inc.; San
Antonio

Patrick Schaefer

Nationwide TFS, LLC; Jericho, N.Y.



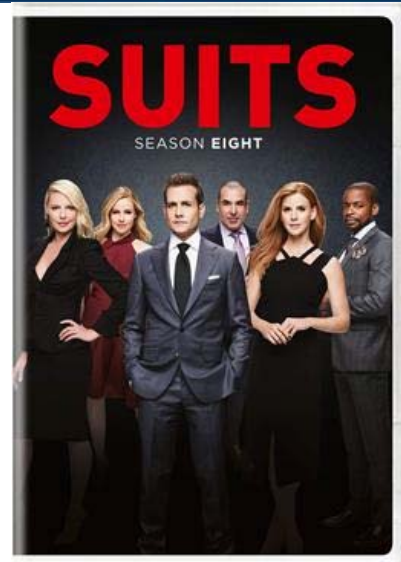
The New Normal, The Flow of Water, Your Future Practice



Who doesn't admire
Attorney Atticus Finch?



Public Perception
of Lawyers is
formed by what
they see on
Media.





You deal with conflict from all sides, all the time.



JUDGE GRUMPY



"Where is my free house?"

CLIENT – MR GRUMPY



OC - GRUMPY



2022 CONSUMER PRACTICE EXTRAVAGANZA

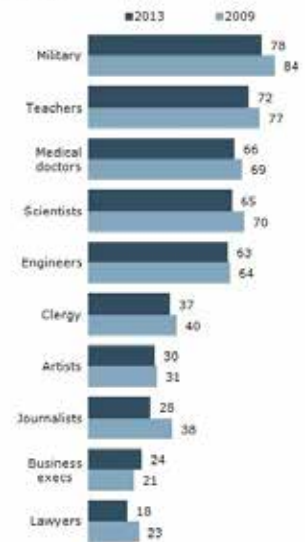


Yet, Trust is hard to come by.

The view of what lawyers contribute to society.

We're at the bottom of the barrel.

Trend in Perceived Contribution
% saying each group contributes "a lot" to society's well-being



Source: Pew Research Center surveys March 21-April 8, 2013 and April 28-May 12, 2009. (Bar.) Responses of those who said some, not very much, nothing at all and those who did not give an answer are not shown.
PEW RESEARCH CENTER

<https://abovethelaw.com/2013/07/lawyers-the-most-despised-profession-in-america/>





How your client views you is entirely up to you.

Will you get them their discharge that they pay you for?

Or will you set them free from the chains and burdens of debt, giving them the hope of living without the crushing weight of debt, without the burden or the stress of not knowing if the car will be repo'd next week or if the electricity will be on when they get home. Will you be the one to give them an opportunity to take back their chance at achieving the American Dream, to finally have enough breathing space to not only just survive and get by, but thrive and become a productive American Citizen?



Your professional demeanor and disposition are your biggest super power

[m]ore civility and greater professionalism can only enhance the pleasure lawyers find in practice, increase effectiveness of our system of justice, and improve the public's perception of lawyer's.

- Sandra Day O'Connor, *Professionalism*, 86 Wash. L. Q. 5 (1998).



CHANGE YOUR PERSPECTIVE!



Law Office Management and Policy (LOMAP)

Rescaling your
business model
post COVID.



Today's panelists:

Victoria Collier	QuidProQuoLaw	Victoria@quiproquolaw.com
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Dave Danielson	Student Debt Solutions	davedanielson@efiscal.net
Kathryn Jump	CertificateofService.com	Kathryn.jump@bkattorneyservices3.com
Heather Pickett	Propel Paralegal Services	heather@propelparalegal.com
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Carlos Sarmiento	JubileePRO	carlos@legal-pro.com
Patrick Schaefer	TFS Billpay	pat@tfsbillpay.com

Transforming the Bankruptcy Law Practice: the tools and services of the future

Case Management

Intake



Document Management



Legal Noticing



Post-Case Management



Payment/Repayment



Preparation & Filing



Debt/Credit Counseling



Marketing & Sales



Complete Practice Management



Business Operations



Business Evolution





BREAKING NEWS:

The New York Times



Biden Administration Offers
New Path to Discharging
Student Debt in Bankruptcy

Forbes



- The Biden administration announced on Thursday updated guidelines that will make it easier for those struggling with their student debt to discharge it in bankruptcy.

- Around 250,000 student loan debtors file for bankruptcy each year, but fewer than 300 walk away from their education debt in the proceeding, according to research published in the Duke Law Journal in December 2020.




Under the new guidelines, debtors will complete an “attestation form,” which the government will use to help determine whether to recommend a discharge. If debtors meet certain requirements — including having expenses that exceed their income — government lawyers will recommend a full or partial discharge.



The Pump has been primed. . . .



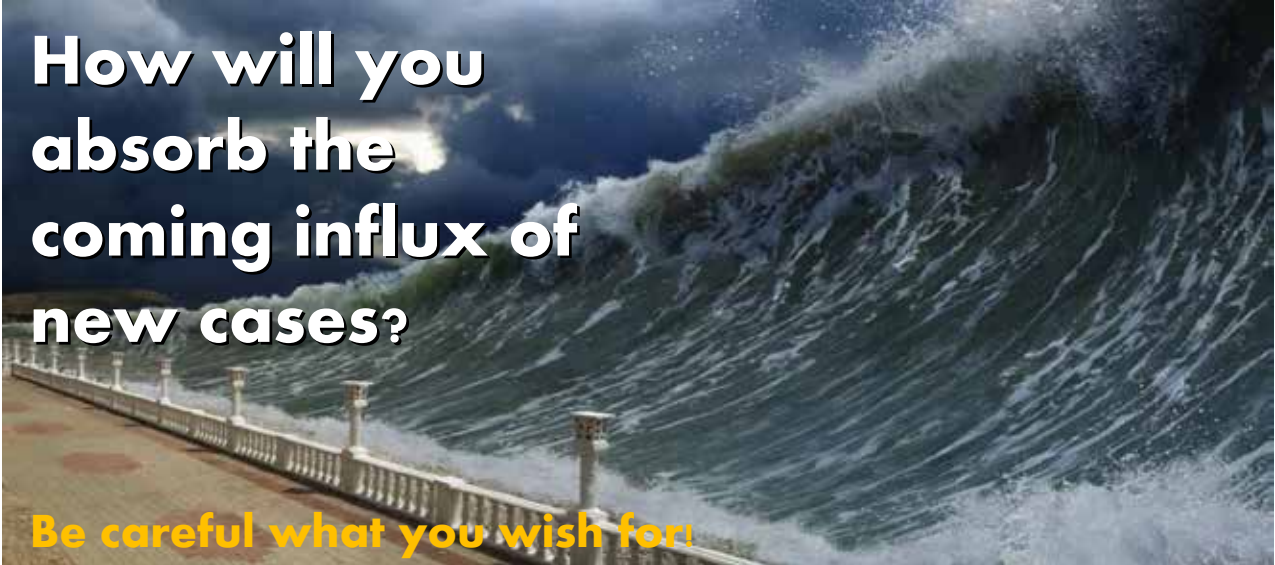


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**How will you
absorb the
coming influx of
new cases?**

Be careful what you wish for



Faculty

Victoria L. Collier, CELA, CEPA, CVBA is a sole practitioner with Quid Pro Quo Law, LLC in Harrison, Ga., and opened her own law firm straight out of law school, building from the experience she obtained as a paralegal in the Air Force and in the private sector. Although her niche was in elder law estate planning, she created a niche within that niche by being the first to teach veterans benefits for seniors to elder law attorneys across the nation. In addition, she co-owned a multi-million-dollar company coaching other estate and elder law attorneys on how to build and scale their law firms. Ms. Collier owned and operated her law firm for 18 years before she sold it in 2020. She currently co-owns another business that helps veterans, as well as a consulting firm. She has previously owned an insurance firm, publishing company and a real estate business. Ms. Collier has completed an extensive study on the valuation, purchase, merger and sale of businesses, including obtaining her Certified Exit Planning Advisor and Certified Value Builder designations. She received her education from the University of Nebraska - Lincoln.

Justin Crone is the founder, owner and president of Independence Software, LLC in Alexandria, Va., which develops software and solutions for the bankruptcy trustee community. He previously was a director of MIS for the Office of the Standing Trustee and a senior Unix administrator for Adelphia Business Communications. Mr. Crone is a Microsoft Certified System Engineer, Certified IT Professional: Enterprise Administrator and Certified Solutions Associate: Windows Server 2008. He also is an IBM eServer Certified Specialist: pSeries AIX System Administrator.

Keith Crusius is the president of LegalPRO Systems in San Antonio, where he oversees the company's prepackaged software business. The company has been operating for approximately 27 years. Mr. Crusius has been developing bankruptcy software since the early 90s, when he started writing custom programs for a large firm in San Antonio back in the days of DOS. He joined the LegalPRO team part-time in 2005 as a developer and became the principal owner in 2011. His first goal after taking over the reins was to refocus the company on developing an online version of Bankruptcy-PRO, which was released in 2016 as Jubilee. Mr. Crusius also serves as a Battalion Chief in the San Antonio Fire Department, from which he will soon be retiring from after a 30-year career. He holds a B.A. in criminal justice.

Dave Danielson is CEO of Resolvent in Winter Park, Fla. Its flagship product, Student Debt Solutions, helps student loan debtors find reduced payments through government programs. Prior to joining the company, Mr. Danielson was the CEO for CINgroup, which served more than 15,000 bankruptcy firms with such products as Best Case Bankruptcy, CIN Legal Data Services and CIN-compass. Prior to that, he was the managing director of LexisNexis's Small Law Client Development business, where its flagship product, Lawyers.com, served more than 25,000 attorneys. Mr. Danielson has served in a number of strategic-planning, marketing and executive leadership positions with numerous technology-enabled businesses over his more-than-30-year career, with a goal of improving operational efficiencies and consumer services.

Richard James is CEO of Automated Business Results in Gilbert, Ariz., and focuses on taking small law firms from chaos to thriving. He has helped nearly 900 attorneys shift from running their practice on fumes to building sustainable, thriving, highly successful and predictable practices that help them enjoy a better lifestyle and help more people than ever before. Mr. James is also the author of *The Attorney's Guide to Personal and Financial Freedom*, *The DNA of the Autonomous Attorney* and *Discover the Acres of Diamonds in Your Law Firm*. He attended both Keystone College and Simmons Institute.

Jay S. Jump is the founding principal of The Jump Law Group, LLC, a consumer bankruptcy firm in Pasco, Wash., as well as CEO of BK Attorney Services, LLC, a.k.a. CertificateofService.com, a mailing and notice service for bankruptcy professionals around the nation. He began practicing bankruptcy law in the Eastern and Western Districts of Washington in the late 1990s using technology to automate many of the functions that a bankruptcy attorney had to complete to get a successful case to discharge. This automation led to the creation of CertificateofService.com in 2005, when Mr. Jump became frustrated by the overwhelming amount of mail that had to go out every day in his chapter 13 practice. What started in the back corner of the law office 16 years ago has expanded to the premiere mailing service for more than 4,700 debtor and creditor firms, panel trustees, and chapter 13 trustees. Along the way, he has been a frequent speaker at the various bankruptcy conventions, has written several articles regarding law office automation and technology application, and assists with connecting bankruptcy practitioners with partners who can bring their practices to a higher level of productivity. Mr. Jump received his undergraduate degree from the University of Arizona and his J.D. from Gonzaga Law School.

Kathryn Jump is a co-founder and COO of BK Attorney Services, LLC, a.k.a. CertificateOfService.com, in Pasco, Wash. She has two decades of bankruptcy practice and practice management experience. Previously, she was a paralegal with The Junp Law Group. Ms. Jump received her A.A. from Community Colleges of Spokane.

Stacey M. Lake is the founder of Lawfecta in Victorville, Calif., a virtual paralegal, legal secretary and review management support agency offering remote services to attorneys, law firms and other small businesses throughout the U.S. She also founded 3 other legal-based businesses, including LawWurk. Prior to venturing into entrepreneurship in 2017, Ms. Lake was a paralegal for more than 10 years and witnesses first-hand the challenges faced by attorneys in their line of work. In 2017, she transitioned from the traditional law firm setting and began offering independent contract services to solo attorneys. In addition to her legal work, she is a frequent speaker on various platforms, including before legal associations, ABA TechShow and the Lorman Education Services. Ms. Lake received her B.S. in technological entrepreneurship and management from Arizona State University and her paralegal certification from Victor Valley College.

Heather Pickett is the owner and founder of Propel Paralegal Services, LLC in Frederick, Md., and has worked in multiple areas of law, including bankruptcy, estate, personal injury, business, real estate and civil litigation. She also has volunteered for the Conflict Resolution Center for Montgomery County in Maryland since 2019 and was a volunteer for the NCSF from 2014-21. Ms. Pickett is a member of the National Federation of Paralegal Associations ethics board and the Maryland State

Bar Associations Paralegal Task Force. She has worked in small and large firms and as a freelance paralegal. Ms. Pickett received her A.A.S. in paralegal studies from Frederick Community College.

Sally Rogers is the CEO of Lexria in Claymont, Del., which provides modern, efficient intake tools for bankruptcy attorneys. Prior to Lexria, she founded a brand partnerships platform for small businesses. Earlier in her career, Ms. Rogers worked in finance and consulting at Wellington Management Company and Deloitte.

Carlos Sarmiento, Jr. is a senior software developer with LegalPRO Systems, Inc. in San Antonio. He received his undergraduate degree in business administration and management from the University of Texas at San Antonio.

Patrick K. Schaefer is an attorney and founder of Nationwide TFS, LLC in Jericho, N.Y. Launched in 2011, TFS was the first-to-the-market total electronic payment platform designed to service the three pillars of the chapter 13 bankruptcy industry: trustees, attorneys and debtors. Early in his career, Mr. Schaefer was a nationally recognized political operative. At age 29, he was tapped by the Democratic National Committee to take over the reins of the New York State Democratic Party. At the time, he was the youngest executive director ever to manage the day-to-day operations of the century-old organization. In the wake of an historic election loss, Mr. Schaefer was a catalyst for its revival by first focusing on the party's finances, which were on the brink of insolvency. He eliminated structural debt, reconstituted sound fundraising practices and reopened the Manhattan headquarters. He maintained fiscal discipline and positioned the organization to play a critical role in the upcoming presidential election. He also was a frequent commentator and guest on local networks and nationally on Fox and MSNBC. In the late 1990s, Mr. Schaefer became a managing partner of one of the largest and most recognized consumer bankruptcy firms in the New York metropolitan area, where he implemented a hub concept with petition preparation and legal pleadings centrally prepared, invested in technology to have all three offices seamlessly operate, and increased the firm's profit per client ratio. He was the New York representative to the American Consumer Bankruptcy College (ACBC) and remains a member of the National Association of Consumer Bankruptcy Attorneys (NACBA). Mr. Schaefer received his B.S. in political science in 1988 from the State University of New York College at Oswego, and his J.D. in 1992 from Tuoro University Jacob D. Fuchsberg Law Center.