



AMERICAN
BANKRUPTCY
INSTITUTE

2022 Consumer Practice Extravaganza

Tech Tools for Every Practitioner

Mark Cardenas

InfoEx; Tampa, Fla.

Jeffrey S. Fraser

Albertelli Law; Lake Worth, Fla.

Mitchell Jordan Nowack

Nowack & Olson, PLLC; Plantation, Fla.

George M. Vogl, IV

Stretto; Evanston, Ill.

Tech Tools for Every Practitioner

Course Description.

Technology can be looked at as a business-enabler. Attorneys who want to move from manual or paper processes to an automated, streamlined, more efficient or paperless practice have a variety of options available. The choices are seemingly endless, but which options are the right fit for your practice? Our panelists will discuss the technology available today, and the advancements that are coming around the corner.

From cloud-based platforms to streamlined workflow, this panel will discuss some of the productivity suites, PDF-production software, case management systems and other programs that are available to modernize consumer practice (both from the debtor *and* the creditor side). Since, when it comes to technology, one size doesn't fit all, the panelists will highlight some general considerations that are applicable to attorneys in solo practices and to those in larger firms.

Faculty.

Jeffrey S. Fraser, Esq. (Moderator).

Jeff is the partner over Albertelli Law's national bankruptcy department. focuses his representation on secured creditors and ensuring that their interests are protected in chapters 7, 11 and 13. He handles contested litigation, including valuation hearings, adversary proceedings, sanction hearings, and any and all other disputed matters in bankruptcy court. As partner over his firm's national bankruptcy department, Jeffrey works closely with each state's managing attorneys as it relates to training, legal strategy, and all facets of the firm's bankruptcy practice.

George Vogl.

George is a director with Stretto in Evanston, Ill., and has more than 15 years of experience as a former bankruptcy and consumer rights attorney. He works with law firms to streamline their procedures and implement industry best practices. After nearly 10 years of general business, accounting and financial-analysis experience, Mr. Vogl works closely with the firm's Product Development and Product Management Teams, offering clients consultative guidance on new tools and resources that maximize productivity while compiling feedback in an effort to continually improve technology solutions. He is a member of the Illinois State Bar Association and NACBA and has presented webinars and other training courses. Mr. Vogl received his B.A. in business administration from Temple University, his J.D. from Temple's Beasley School of Law and his M.B.A. from Temple's Fox Business School.

Mark Cardenas

Mark is vice president of client relations at InfoEx in Tampa, Fla. Prior to joining InfoEx, they were with Black Knight Financial Services and ServiceLink. Mr. Cardenas started their career at ServiceLink in November 2003 as an assistant vice president. In May 2016, they left to join Black Knight Financial Services. Mr. Cardenas received his B.S. in information technology management from the University of Minnesota at Crookston



Tech Tools for Every Practitioner

JEFFREY S. FRASER, BANKRUPTCY PARTNER, **ALBERTELLI LAW**

GEORGE VOGL, DIRECTOR, **STRETTO**

MARK CARDENAS, VICE PRESIDENT OF CLIENT RELATIONS, **INFO EX**



Mark Cardenas

Vice President of Client Relations for InfoEx

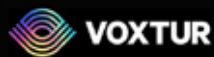
Mark Cardenas brings over 16 years of mortgage servicing process improvement/management to InfoEx in his role as VP of Client Relations. Mark previously held executive roles at Black Knight in late-stage default products and implementations. As an MSP and BKFS Foreclosure and Bankruptcy application expert, Mark provides unique insights to processing late-stage defaults for both Servicers and Attorneys. Mark also has years of experience translating client business needs into proven solutions. Outside of work, Mark is a poker enthusiast and enjoys traveling.



George Vogl

Director, Stretto

Leveraging over 15 years of experience as a former bankruptcy and consumer-rights Attorney, George has keen insight into the day-to-day technology and operational needs of this client base. Serving as Director, he works with law firms to streamline their procedures and implement industry best practices. After nearly 10 years of general business, accounting, and financial-analysis experience, George brings a diverse perspective to the unique challenges facing bankruptcy Attorneys and utilizes that strong understanding to outline practical solutions that meet individual firm objectives. Working closely with Stretto's Product Development and Product Management Teams, he offers clients consultative guidance on new tools and resources that maximize productivity while compiling feedback to continually improve our technology solutions. George is active in the bankruptcy community serving as a member of the Illinois State Bar Association and NACBA, while also presenting webinars and other training courses.



Voxtur Default Solutions

InfoEx Bankruptcy Support Platform

VOXTUR DEFAULT SOLUTIONS

InfoEx Bankruptcy Support Platform

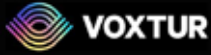
Voxtur's **Default Servicing Support Platform** provides a single source Bankruptcy support solution where complex Bankruptcy tasks are automated, and exceptions are presented to users in meaningful ways.

At Voxtur Default Solutions, workflow and data is just the start. The InfoEx technology is designed to optimize data and streamline the most critical components of **servicing a loan in default**. From the ingestion and delivery of data, to enhancing a process with data driven guidance, to enhancing the most complex process with data driven automations, InfoEx brings ACTION to data.

- ✓ Process Automations
- ✓ Workflow Solutions
- ✓ Service Integrations
- ✓ End to End Servicing Solutions

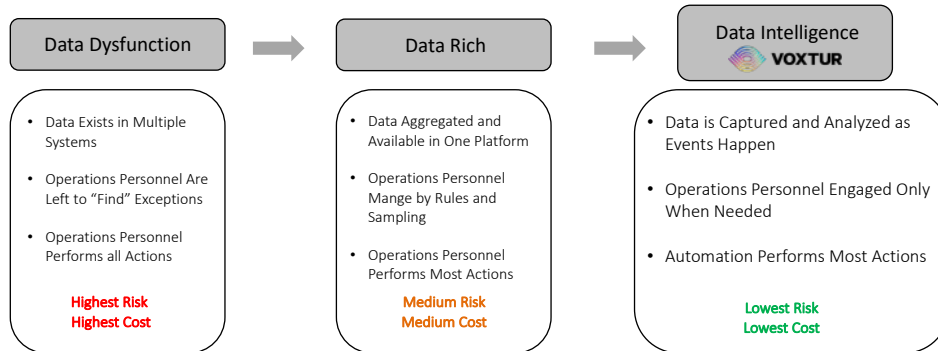
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2022 CONSUMER PRACTICE EXTRAVAGANZA



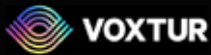
Voxtur Default Solutions
InfoEx Bankruptcy Technology

Voxtur Default Solutions' InfoEx Technology Builds a Firm Foundation of Data Intelligence for Bankruptcy Servicing Support...



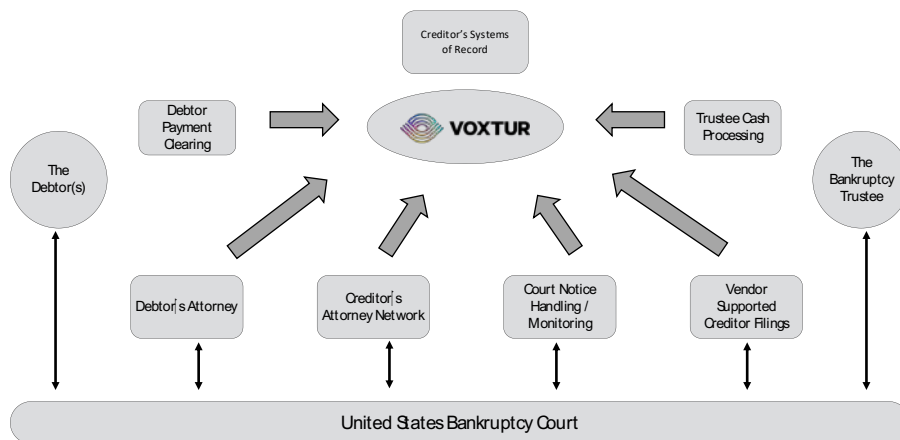
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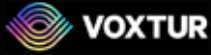
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Voxtur Default Solutions
InfoEx Bankruptcy Technology

Data Intelligence in Action for Bankruptcy Servicing Support...





Overview:

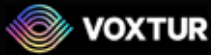
The InfoEx application presents work via a series of applicable question and answer screens for the given process. Rather than asking you to complete a date into a field to memorialize work done, you are presented with a “Guided User Question” and asked to answer that question by selecting the appropriate “Action” button.

Each question screen presents the documents and data necessary to review and answer the question.



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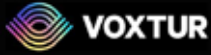
Automations Communicate With Users:

The InfoEx application provides clear status on what the automation is doing through universally recognized visual queues and iconography.

These statuses follow the user through exception management workflows providing visibility and confirmation an automation has successfully initiated through the process.



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Voxtur Default Solutions
InfoEx Bankruptcy Technology

Dynamic Content Management:

The InfoEx Application displays documents in two ways.

"Supporting Documents":

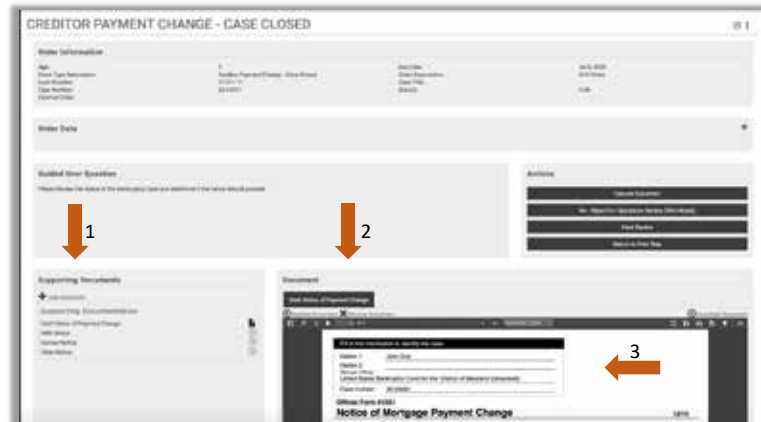
1. "Supporting Documents" is the library of all available documents on a given order. You can view a document or add a document in this section.

"Document":

2. "Document" is a view / display section presenting document(s) to you connected to the guided user question or a document you selected to view from "Supporting Documents."

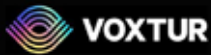
"Forms":

3. Embedded Form Creation with editing tools and e-Sign functionality



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InfoEx Bankruptcy Technology

Reporting and Business Intelligence:

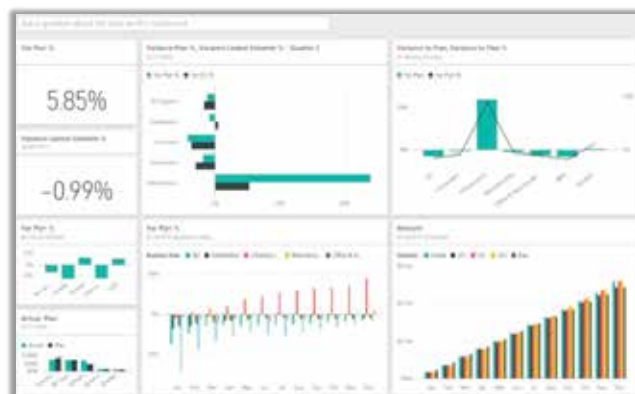
Direct Integration with Microsoft Power BI

Native Support for Standard, Scheduled, and Custom Reports

Managed Custom Report Builder

Report Sharing Across Platform

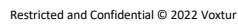
Integration With Microsoft teams and SharePoint



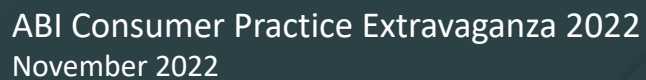
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Third Party Seamless Single Sign On (SSO) Identity Integration



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BEST CASE DESKTOP

Best Case Remains the Gold Standard



The most efficient software to file bankruptcy cases



Industry leading security



The most extensive and complete forms across nearly all jurisdictions



Best in class solutions

- ~80% of Consumer Bankruptcy filings happen through Stretto Software
- Legal Noticing integration
- OneTouch® filing for all jurisdictions



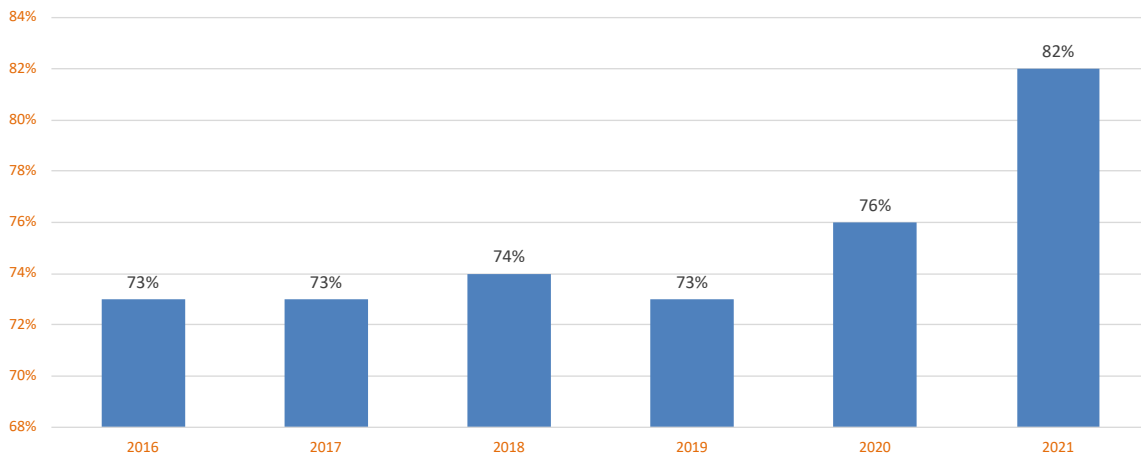
No need to retrain staff

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BEST CASE DESKTOP

YTD Filings % vs. Prior Years



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Best in Class Integrated Solutions



Legal Noticing

Utilize Stretto's full-service print-production and mailing services by seamlessly submitting orders through Best Case.

Establish a systematized process including customized and merged data on Court forms and related filings.

Receive confirmation on completed jobs with cost-per-order for budget tracking.



Credit and Financial Reports

Access all-inclusive financial information and leverage accurate, up-to-date data to ensure court compliance.

Obtain merged data from Equifax, Experian, and TransUnion. Import client and creditor data directly into Best Case schedules. Leverage asset information and liens and judgments from Lexis Nexis.

Collect bankruptcy-specific addresses for correct delivery of notices.



Invoices and Payments

Best Case features a fully integrated, secure, and IOLTA-compliant payment-processing tool, enabling firms to create payment plans, automate client communications, track receivables, and manage transactions in one convenient place within their software.

Instantly validate debit cards to prevent fees being billed to a discharged credit card by mistake.

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Best in Class Integrated Solutions



Bankruptcy Courses

Save time and effort by utilizing Stretto's integrated bankruptcy course offerings.

Automated reminders to the client via email and text keep your debtors on track and provide a full audit trail of communications. Automated transfer of CC certificates eliminates a task for your team. Auto-filing of DE certificates saves a tremendous amount of time.

Available either as a client-pay or firm-conduit models.



Court Notices & Calendaring

Eliminate PACER fees and the risk of failing to calendar a docket entry using the integrated and included Court Notices & Calendaring feature.

As part of your Best Case license, this is a no-cost, easy to activate feature that captures, saves and syncs all your ECF notices to your client files. Calendar events are automatically captured and scheduled and can be sync'd to your firm calendar.

Claims Tracker (included) allows you a single screen review of all scheduled vs filed claims for easy issue identification.



722 Redemption

The COVID pandemic pushed new and used vehicle prices up to record levels. Now, as values decline at an even greater pace than normal, opportunities arise to redeem vehicles in Chapter 7 cases and save debtors significantly. With an automated referral and communication process, Best Case assists you in identification and prosecution of these 722 motions.

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BEST CASE DESKTOP

Innovative Expansion to Increase Law Firm Revenue Opportunities



Mortgage Loan Modification

Recognizing documentation issues are often the root cause behind loan-modification failures, Stretto Default Solutions, built on DMM Portal, was developed from the ground up with input from key stakeholders – servicers, borrowers, attorneys, debt counselors, courts, and mediators.

With a focus on attention to detail and keeping up with the ever-evolving form requirements, Stretto offers practicing attorneys a customized solution to meet their unique needs and simplify what can be an overwhelming process.

Attorneys utilize Stretto's online platform to prepare a tailored debtor package on their own or can work with Stretto's Client Services Team who assists with document preparation, submits on the attorney's behalf, and sees the package through to acceptance.



Student Loan Management

Stretto's proprietary software offers direct insight into clients' federal student loans, providing a report outlining options for loan consolidation, repayment plans, and loan forgiveness. The secure online portal interfaces with the NSLDS to evaluate the borrower's federal student loans and produce a comprehensive analysis quickly and accurately.

The report provides a detailed overview of the client's current loans and payment statuses in a format that makes it easy to review and discuss options with clients.

The step-by-step wizard-based platform simplifies document preparation and automates custom application preparation, providing an easy-to-use solution law firms can quickly incorporate into their practice's offerings.

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BEST CASE CLOUD

We're Continually Investing in Best Case Cloud

80+

Developers

1,000+

Developers

120k+ Hours

of Development in 2022

Coverage

of All Jurisdictions

Coverage & Maintenance

of All Jurisdictions

Ongoing Maintenance

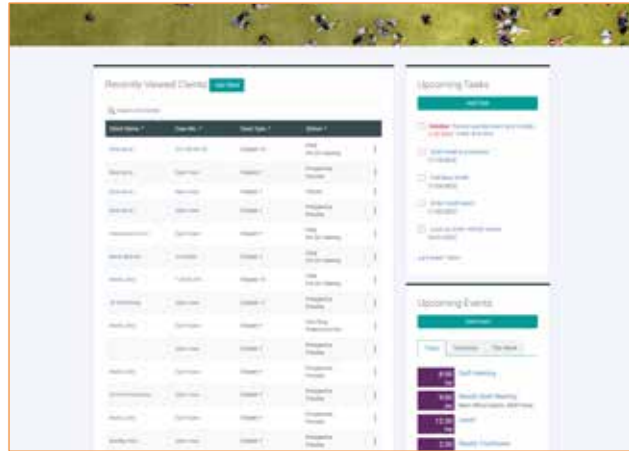
of the Best Automated Filing

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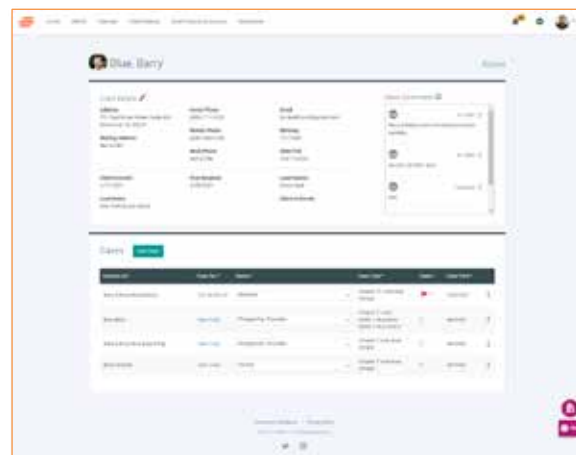
BCC Home Screen

- Quick access to recently viewed clients and cases
- At a glance view of scheduled tasks
- At a glance view of today's calendar



BCC Client Information Screen

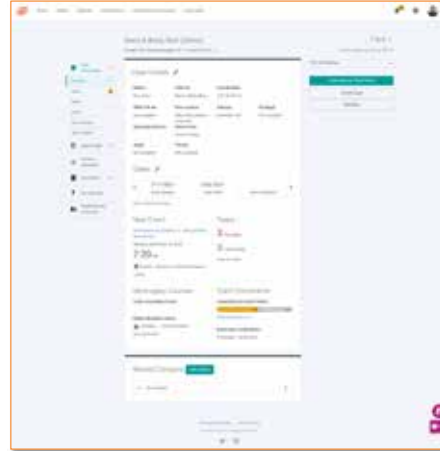
- Client level comments
- Quick access to contact information
- Direct access to each individual matter
- Ability to add client picture



BEST CASE CLOUD

BCC Case Information Screen

- At a glance view of all key case details
- Responsive quick action buttons
- Direct access to all key elements of case file



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BEST CASE DESKTOP TO CLOUD MIGRATION

Migration Preview

- The only automated migration process in the industry
- Choose which cases to convert to Best Case cloud
- Best Case desktop processes and prepares each selected case and then uploads it to our servers
- ~50 of your most recent active cases to be processed and available within two hours
- Remaining accounts will be processed overnight and available the next day



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Migration Preview

- Notification available in Best Case cloud
- Opportunity to review potentially duplicate cases
- Opportunity to link multiple cases to one client
- Files will not sync between desktop and cloud after import
- Option to reconcile duplicate files in Best Case cloud



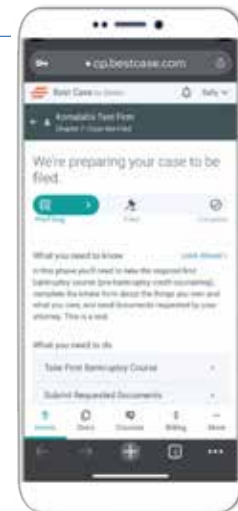
Client Portal

Why it exists:

- Facilitate document exchange and bankruptcy course management
- Streamlines the communication and bankruptcy case lifecycle between law firm and debtors
- Better experience for the debtors (case status, course status, etc.)
- Client questionnaire coming soon

How it works:

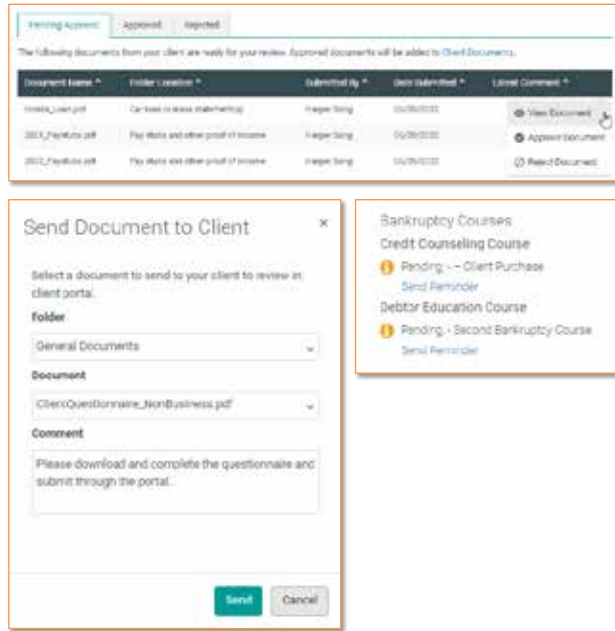
- Stand-alone mobile-friendly debtor-facing application
- Fully integrated with Best Case cloud
- Attorneys can invite debtor from a case



BEST CASE CLOUD – CLIENT PORTAL

Attorneys are able to:

- Invite new clients to utilize the portal
- Post important information/instructions pertinent to each phase
- Request, review, approve, and reject documents submitted through the portal
- Send documents to a client for review in the portal
- Provide access to complete bankruptcy course requirements
- View course statuses and certificates of completion on the case overview page

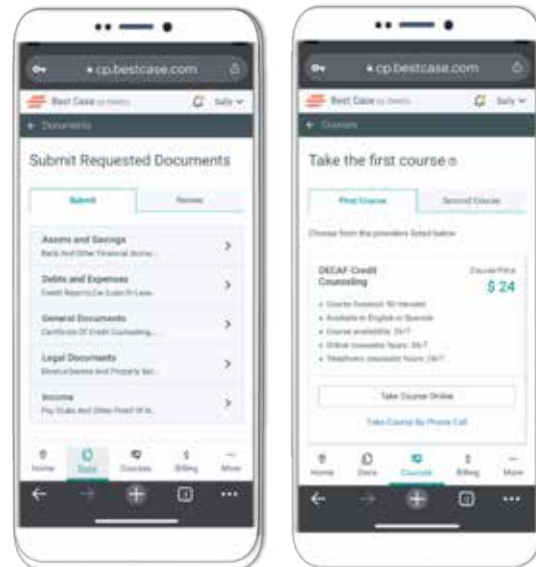


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BEST CASE CLOUD – CLIENT PORTAL

Clients are able to:

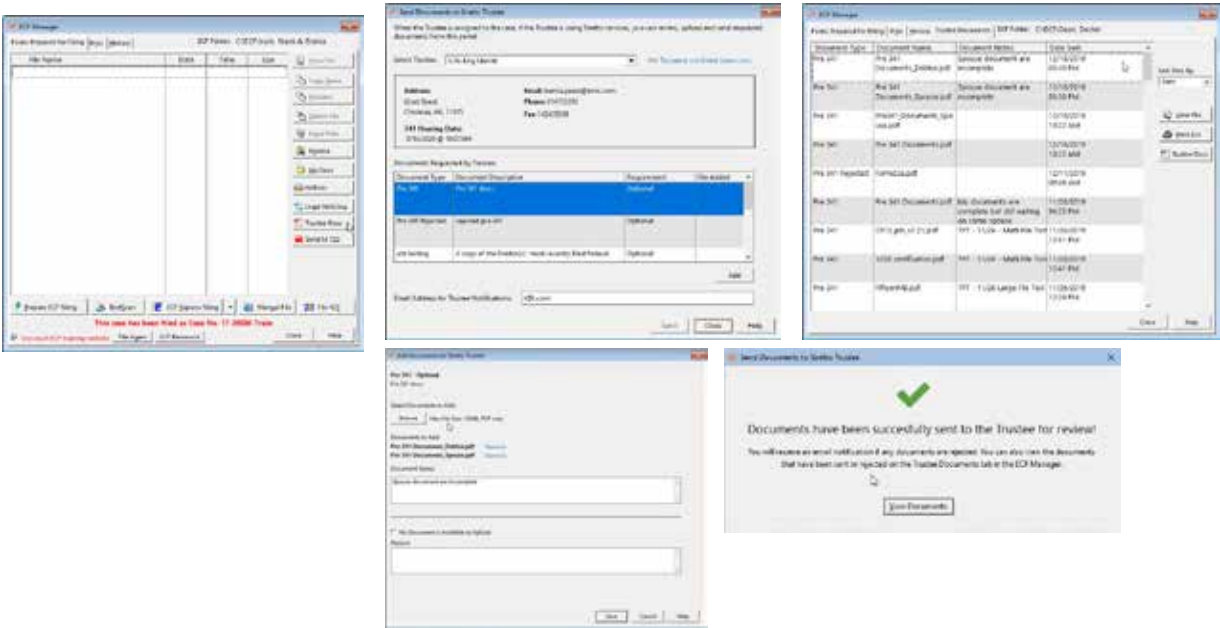
- Create an account
- Check on progress throughout the cycle
- Review important information/instructions pertinent to each phase
- Upload requested documents
- Review and download documents from the Attorney
- Enroll in a bankruptcy course and view certificate of completion or upload certificate if obtained from outside provider



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BEST CASE DESKTOP – DOCUMENT PORTAL (SEND FILES TO CHAPTER 7 STRETTO TRUSTEES)

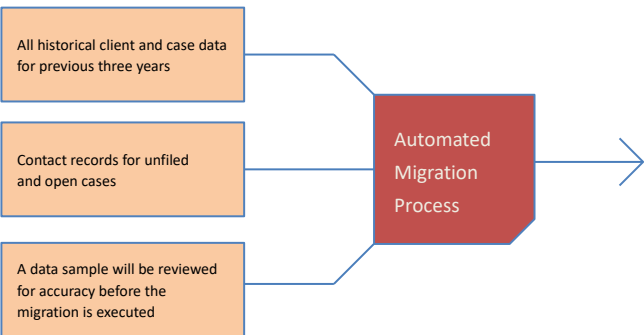


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BEST CASE CLOUD

Planned & Ongoing Enhancements

- Performance to Elite Web App Standards
- Client Intake Questionnaire
- Report Center



Thank You



Faculty

Mark Cardenas is vice president of client relations at InfoEx in Tampa, Fla. Prior to joining InfoEx, they were with Black Knight Financial Services and ServiceLink. Mr. Cardenas started their career at ServiceLink in November 2003 as an assistant vice president. In May 2016, they left to join Black Knight Financial Services. Mr. Cardenas received his B.S. in information technology management from the University of Minnesota at Crookston.

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Mitchell Jordan Nowack is a partner with Nowack & Olson, PLLC in Plantation, Fla., and has handled thousands of bankruptcy cases in Miami-Dade, Broward and Palm Beach counties for both individuals and businesses. He started his career as a bankruptcy lawyer at a small boutique creditors' rights firm in Coral Gables, then in 2001 opened his own firm and began representing individuals needing personal and business bankruptcy relief all over South Florida. In 2012, when the Southern District of Florida Bankruptcy Court created a panel of a few local consumer bankruptcy lawyers to help create and develop the Court's Loan Modification Mediation (LMM) program, Mr. Nowack was a part of the team of lawyers that helped the court enact the program. He received his undergraduate degree in economics from the University of Massachusetts at Amherst in 1993 and his J.D. in 1996 from the University of Miami Law School.

George M. Vogl, IV is a director with Stretto in Evanston, Ill., and has more than 15 years of experience as a former bankruptcy and consumer rights attorney. He works with law firms to streamline their procedures and implement industry best practices. After nearly 10 years of general business, accounting and financial-analysis experience, Mr. Vogl works closely with the firm's Product Development and Product Management Teams, offering clients consultative guidance on new tools and resources that maximize productivity while compiling feedback in an effort to continually improve technology solutions. He is a member of the Illinois State Bar Association and NACBA, and has presented webinars and other training courses. Mr. Vogl received his B.A. in business administration from Temple University, his J.D. from Temple's Beasley School of Law and his M.B.A. from Temple's Fox Business School.