



Session Date: Saturday, May 20, 2023

Session Time: 4:00pm – 5:00pm

Session Name: Playing to Win: How to Build a Successful Consumer Practice

Total Minutes: 60

Total Credit Hours: 1



**PLAYING
TO WIN!**

How to Build a Successful Consumer Practice

Panel Subtitle





Speakers

- Chief Judge Charles Novack ND CA
- Cathy Moran Redwood City, CA
- Michael O'Halloran San Diego, CA
- Kelly Zinser Newport Beach, CA

- Collective years of consumer practice: 113
(Plus the judge)

Success - Your Definition

There are many measures of success.

You should decide what is important.

It can be:

Profitability

Community Respect

Reputation

Expertise

Knowledgeability

Network

Business quality

Advocacy skills

Work-Life Balance

Keep a Long Term Perspective.

A career typically spans decades.

We hope the trend will be increasingly favorable, but some struggles are inevitable.

Make decisions with a consideration of the short and long term effects.

The bankruptcy bench and bar is small; your actions will be remembered by people you will encounter again.

Your reputation is created over the long term.

Survival 101: The Insatiable Need For Clients

The signature issue of consumer bankruptcy practice.

Survival requires a system that attracts new clients.

The First Client Contact

Engage with potential client as soon as possible, either staff or attorney.

Give New Calls a special notation in your Inbox for easy search.

Refuse to quote a fee on the first call.

Get an email address. Use it to say thanks for the call.

Keep a memo of facts. Create an intake form.

Be the first attorney to respond to the inquiry.

What Clients Like

That you care.

That you listen and remember.

That you try your best.

That they are not a part on an assembly line.

That you respond to their inquiries.

That you advise about case status and deadlines.

That they have no surprises.

Low price is not always necessary.

What Does Not Always Matter

How fancy your office is.

Whether you are a junkyard dog.

Whether the trustees “like” you.

Whether every case goes perfectly.

If the judge gets mad because you won't concede.

If you lose a little money fighting an important issue in court for a worthy client who may not pay.

If there are raised voices at a 341 meeting.

Get Known

There are lots of ways to do this. Pick ones you enjoy.

Lecture. Just don't get it wrong!

Blog.

Post a good website with effective SEO.

Develop referral sources: CPAs, attorneys, realtors.

Join groups and be in leadership.

Make sure folks know what you do.

Be A Legal Expert

Clients want answers.

You can only give them if you know the Law.

Have a system for learning about:

- Statutory and rule changes.

- New leading cases.

- Judicial commentaries on your district.

- The views of respected veteran attorneys.

Grow Your Visibility

Send thank you notes for referrals. Follow-up.

Join professional groups - take a leadership role.

Volunteer with pro bono organizations.

Give lectures and talks to anybody.

Meet new referral sources: CPA's, attorneys, realtors.

Send holiday cards with your firm's year in review.

Post testimonials on your website.

Keep a robust online presence.

Maximize Your Online Presence

Humanize your website.

Create useful content.

Add your URL to letterhead, cards, signature block.

Appear in directories.

Keep it current. Review it every January 1.

Avvo

Steps for success:

- Input all your information/

- Keep your information current.

- Ask attorneys to recommend you.

- Request testimonials from clients.

Prospects use Avvo in two ways:

- To find an attorney.

- To research a referral they've received.

Expand Your Bankruptcy Skill Set

Stay and discharge violation litigation.

Unlawful collection litigation.

Collection.

Student loan discharge litigation.

Corporate formation.

Expert witness work.

Advising about bankruptcy impact on litigation.

Add Complimentary Practice Areas

Find your complimentary practice area or style. What appeals to you?

Initially, refer complicated cases out.

Referrals can build a network of mentors and referral sources.

Office Efficiency Reduces Stress

- Archive work-product in searchable media.
- Create forms & templates.
- Cultivate staff relationships and skills.
- Implement a system that is not dependent on one person.
- Exploit Judge Novack's Research Binder:
<https://bit.ly/3Ry8bBu>
- Continuously tinker & improve.

Money Keeps The Doors Open

- Quote your fee after you know the terrain.
Take all kinds of payments. Barter is legal when reported.
Keep overhead low.
Consider risk of nonpayment in taking a case.
Bill frequently.

Keeping Time Keeps You In Business

Fee shifting: money is good, but money from your opponent is better.

Time records capture the work actually required and performed.

Records allow you to charge a fee commensurate with the challenges or to seek a higher Chapter 13 no-look fee.

Network Now.

Pair off in groups of three and take 10 minutes to learn about each person's unique practice.

Questions for your group:

Where do you practice?

Creditor, Debtor, Trustee work?

Litigation?

Other practice areas?

What did the Panel forget to mention.

Using The Web To Sustain a Successful Consumer Bankruptcy Practice

Cathleen Moran, Moran Law Group, Redwood City CA
@cathymoranesq@gmail.com

A distinguishing characteristic of a consumer bankruptcy practice is that we hope NOT to have repeat business. We strive to set clients back on their financial feet and to never meet them again professionally. Which makes acquiring clients in a cost effective manner a central challenge to the practice. The web works well at that.

This paper distills what I've learned in creating 3 substantial bankruptcy websites¹ over the last 25 years. In 2022, those three sites saw 165,000 visitors. The sites are, at their hearts, educational efforts. Their secondary aim is not only to attract clients, but to build reputation, and to provide a resource for educating actual clients.

Creating and maintaining a substantive website that sets you apart from the pack takes effort. Using your web content not only to attract new clients but to serve actual clients makes that effort do double duty.

There is no single right way to use a website in a law practice. Recognize that just as the law changes, so do our web habits and the technology available. This is how one veteran bankruptcy lawyer sees it, today. Tomorrow undoubtedly will be slightly different. To use the web in a law practice, you must be prepared to adapt.

Website as the new Yellow Pages Listing

The web now performs the same port-of-entry function that the Yellow Pages once performed. As such, a website is essential for almost

¹ In the order of their launch, BankruptcyinBrief.com (1998); BankruptcySoapbox.com (2004); and BankruptcyMastery.com (2008).

any business.

The choice you have is whether that website is a cookie-cutter, medium-blue, stock-photos site or whether it serves to engage and speak to the reader at their level.

Why the Web Works

The web uniquely offers our potential clientele anonymity as they search for answers or for representation. Few are willing to ask their cohort for recommendations for a bankruptcy lawyer. So a well-done website offers a lawyer-shy public a way to do their legwork before taking the plunge and making the call.

From the lawyer's perspective, a website with content is relatively inexpensive and it's enduring. It's there for prospects at 3 a.m. when they can't sleep, and still at 4 p.m., in contrast to traditional, transitory ads.

For a content creator, online content has the appealing quality of being easily modifiable. You can revisit a topic to address new developments or issues you missed when you first published. You can add pages to expand on your original entry and link up with related posts. You can rework content to be more lucid, more facile, more human.

Becoming human and approachable

One of the issues we battle as consumer bankruptcy lawyers is that most of our clients have never hired a lawyer before. They see the law as distant, deep, unknown, and probably wildly expensive.

The web allows you the opportunity to crack that perception. You can show yourself as both capable and empathetic by how you explain bankruptcy law and how you present yourself. Your "about us" page can tell your story beyond where you went to school and how long you've

been doing this. What keeps you doing this work? What issues intrigue you? What outside interests add to your perspective?

Don't be afraid to develop a voice in the content you create. Dispassionate descriptions of bankruptcy are everywhere, starting with every bankruptcy court's website. Be different. Be less formal. Have opinions and concerns. Don't be afraid to point out difficult issues or unsettled points of law. Acknowledge your reader's anxieties.

Ethical considerations

As you write about bankruptcy, you need to avoid suggesting that you are giving legal advice. That requires more than the written disclaimer that your site is not legal advice and doesn't create an attorney-client relationship. Make liberal use of "generally" and "most often" when dealing with bankruptcy outcomes. Point out issues where the reader needs actual legal advice.

Protect client identities when you tell stories. Highlight the tensions between client facts and their goals. Point out where an experienced bankruptcy lawyer can guide the reader through the thicket.

The problem of local focus

We're licensed to practice anywhere in the state of California, but functionally, most of us practice in a far smaller area. While the good news is that the web is universal, the bad news is that the web is universal. What you put out on your website is available all over the US and all over the planet. The challenge, then, is to highlight how federal law works in the community you serve so you attract people that you can actually represent.

Search is now sophisticated enough that it recognizes location in delivering search results. We've moved beyond the awful SEO²-driven

² Search Engine Optimization

web text of the past that recited that you are a “Redwood City bankruptcy lawyer serving bankruptcy clients in Redwood City with Redwood City bankruptcy needs” in order to reach the people in Redwood City.

Beyond putting your address and the geographic locations you serve on your site, write about ways in which people in those locations experience bankruptcy law. The means test is exquisitely a topic that applies differently in every county and provides an opportunity to localize your content.

Likewise, exemptions are unique to California, and the new homestead provisions that look at home values in each county offer another hook for local content.

Don’t overlook the fact that California law defines the property rights that we deal with in bankruptcy. Community property is an endless well of content topics.

What to write about

Topics for content on your website should be the least of your challenges. Our professional lives teem with client questions, complexities, and stories. The trick is to recognize ideas, and capture them when they appear, so you can return to them when you’re ready to write.

My co-conspirator in content creation, Jay Fleischman, suggested putting a stack of index cards on your desk, and for a week, writing down every question clients asked you. There you have the issues at the forefront of client’s minds. That’s what you should write about.

I stash possible topics in my “blog fodder” directory on my computer, on Evernote, on snippets on my phone, and on new post screens in Wordpress. After 25 years of creating bankruptcy content, there are still things to explain, highlight or lobby against.

I began my first website with four posts:

- ◆ an overview of bankruptcy;
- ◆ a description of Chapter 7;
- ◆ one of Chapter 13; and
- ◆ a discussion of how to figure out if bankruptcy is right for you.

A glossary to which you can link legal phrases in your posts allows your writing to be smoother. It also creates internal links, which is good for SEO.

Create posts that address questions that come up in your practice: what happens at the 341 meeting; how is the payment in a Chapter 13 calculated; does the trustee seize my bank account; what happens after I get a discharge. Puncture bankruptcy myths. Rebut misleading discussions about bankruptcy by others.

In your practice, rather than explaining concepts anew each time the question is asked, send the client a link to the topic on your website and an offer to discuss it further if they have remaining questions.

Write about the kind of cases that intrigue you and that you'd like to see more of. For me, that's community property issues, mortgage servicing, and tax issues.

Tell stories from your practice, with actual client identities protected. Humans love stories. They can be about tragic errors you've witnessed, opportunities lost, or splendid outcomes you helped create.

New case law developments can be a start for a post, if you can tie the decision to issues your clients may face and show your reader why this matters to them.

Write about bankruptcy for other professionals. Bankruptcy intersects so many other fields of law. Set out what family lawyers, litigators, estate planners, and tax preparers should know about bankruptcy.

Make your content accessible

Most Americans read at a middle school level. We have advanced degrees and, to some extent, write for a living. Make a conscious effort to make your content easy to read for your intended audience.

Make sentences short and paragraphs short. Short paragraphs give you lots of white space on the screen, making your content easier to read on a screen.

Avoid legal jargon when you can, and provide definitions or explanations when you can't. Link to terms in your glossary where explanations would clutter your sentence.

Remembering that one of the goals of your content is to show yourself as not only capable but human and approachable, don't be afraid to use the first person. I like to add the occasional personal observation and the irreverent aside. Clients often arrive in my office for the first meeting proclaiming that they think they know me already.

Make your content do double duty

A starting place for web content can be handouts that you've already written for clients. Adapt them for those considering bankruptcy, and you have a post for your website.

Running the other direction, I point clients to material on my website to explain, for instance, what happens at a 341 meeting and what the discharge means to them moving forward.

Post and promote your web content on Facebook and on Twitter or its successors. Don't overlook Google business profiles as a platform for your content.

Consider using your web content as the script for video snippet.

Exploit the capacity of on-line publishing

Programs to create online content such as WordPress offer features that allow you to enrich the reader's experience. The simplest is **headlines** and sub headings that point the reader to your major points, as well as providing an opportunity to improve your SEO by including words that signal what your content is about.

Links within your post can connect the reader to the statute you are discussing, the latest case, or to related content you've written. The text that you use to create the link, called "link text", also has SEO value.

Add **images** to your posts. They provide color, variety, and create immediate interest in your topic, before your visitor has read a single line. Please, please, move beyond images of legal libraries, the scales of justice, and the facade of courthouses. I find image selection to be the most fun, though often the most challenging, part of content creation.

Make sure you have the rights to use the image. Pull free images from the public domain or from images subject to a Creative Commons³ license. When free sources don't cut it, be prepared to purchase a license to use the right image.⁴

Pay (some) attention to SEO

The payback of a strong website is getting your name and competence in front of strangers. Search engines are the major way that happens. Search engine optimization makes up an entire industry and a mind-numbing number of tomes have been written on the many facets of the subject. Master the basics⁵ and then you can decide how much more

³ Creative Commons image search site <https://oldsearch.creativecommons.org/>

⁴ I currently use Bigstock.com when I need to buy an image.

⁵ Yoast has an introduction to SEO <https://yoast.com/tag/seo-basics/>

work you want to put into the effort.

SEO, at base, amounts to scattering clues about the subject of your particular piece of content in the places that search bots,⁶ little computer scripts launched by search engines like Google, can find them as the search engine builds an index of web content.

As a content creator, start by knowing precisely what each piece of content is about. What question posed by a potential client does this post answer? Then use words that reinforce your topic in headlines, sub heads, and text. The challenge here is to find a balance between writing useful, accessible content versus including enough SEO to bring you readers.

Take heart that you can always go back to pieces you've written and published in order to sharpen its SEO features.

Get write on it

Populating your website with content doesn't have to be hard. Creating content is within the skill set of every consumer bankruptcy lawyer. Like all skills, you'll get better at it the more you do it. The cash start-up costs are small and the return on the time you invest can be significant and long lasting. Don't pass up the opportunity.

⁶ "A search bot, sometimes called a spider, is a robot that continuously browses the internet, usually for the purpose of building a search index." Linklyhq.com.

Moran Law Group

Name: _____

Social Security number: _____ age: _____

Spouse or registered domestic partner

Social Security number: _____ age: _____

Children dependent on you

those at home: name: _____ age: _____

name: _____ age: _____

name: _____ age: _____

those living elsewhere: name: _____ age: _____

name: _____ age: _____

Others who live with you

name: _____ relationship if any: _____

Others you support in whole or in part

name: _____ relationship: _____

amount you contribute per month: _____

Is more than half of your total debt taxes and/or business debts?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is your name on title to any real or personal property that really belongs to someone else?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you sold any assets in the past 4 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you transferred or given away anything of value in the past 4 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you paid any creditor more than the contractual minimum payment in the past 90 days?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you paid any family member in the past year on a debt you owe them?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is any creditor garnishing your wages now?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Has any taxing authority given you notice they will levy on your assets?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you owe any back income, property or employment taxes?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you filed all of your tax returns?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been served with any lawsuit or arbitration proceeding in the past three years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are there any lawsuits now pending?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is anyone threatening to sue you?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has your house, car or other asset been foreclosed or repossessed in the past year?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you voluntarily returned a car or other large purchase in the past two years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you behind on car or house payments?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you received a notice of foreclosure?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you bought any item on credit worth more than \$500 in the past 90 days?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Taken any cash advances or payday loans in the past 90 days?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you made any balance transfers between credit cards in the past 6 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you participated in a debt consolidation, debt management or debt elimination program in the past year?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you paid any other lawyer for advice about your debts or filing bankruptcy in the past year?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Are you separated from your spouse or considering separation?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been a party to a divorce in the past four years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been in business for yourself in the past 6 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been an officer or partner in a business in the past 6 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has anyone died and left you an inheritance that you have not received yet?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you owe any money on account of a marital settlement agreement or judgment of divorce?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you <i>pay</i> child or spousal support?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is any support past due?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you <i>owed</i> any support?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does anyone owe you money?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you entitled to a tax refund that you haven't received?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you suing anyone? Do you have a claim against anyone, for an accident, injury, debt or employment claim that you might sue on later?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you lived outside of California in the past two years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does anyone else contribute to the expenses of your household?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you expect significant changes in your household <i>income</i> in the next six months.	Yes <input type="checkbox"/> No <input type="checkbox"/>

Expect large changes in your <i>expenses</i> in the next six months?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you receive income from a trust, pension or annuity?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you created a trust in the past four years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you taken loans or withdrawals from retirement savings in the past 4 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you filed bankruptcy in the past 8 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you financed a car in the past 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Did you roll any previous loan or lease balances into that loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you cosigned or guaranteed the debts of anyone other than your spouse?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does either spouse have assets that are not jointly owned?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you removed your name from title to any asset in the past two years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have health insurance?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you gotten a mortgage modification or is one pending?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Date: _____

Signature

Please let me introduce myself: I'm Cathy Moran, a bankruptcy attorney in Redwood City.

We have a mutual client in _____ for whom we have filed a Chapter _ bankruptcy case. I hope I can call on you if any tax issues arise in the case.

My practice focuses on consumer and small business clients in bankruptcy. I've been a certified bankruptcy specialist for over 25 years. Tax and family law issues particularly interest me as they come up in bankruptcy cases.

Bankruptcy can often address tax issues economically. Most income taxes over 3 years old are dischargeable. Chapter 13 bankruptcy is often a reasonable alternative to an offer in compromise or a suffocating tax lien. Any chapter of bankruptcy can discharge non tax debts without triggering taxable cancellation of debt income.

I also love to brainstorm with other professionals about the intersection of their clients' situation and bankruptcy. If you encounter a question with a bankruptcy facet, please give me a call to explore the situation without cost to you or your client.

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*Cathleen Cooper Moran**
Renée C. Mendoza

*Certified Specialist, Bankruptcy Law,
The State Bar of California
Board of Legal Specialization

Dear:

Congratulations on receiving a discharge of debts in your Chapter 13 case. Completing a plan of this length is a genuine accomplishment.

The court has mailed you a copy of the discharge order and a copy to each of the creditors listed on your bankruptcy schedules. I enclose another copy for your files. With the entry of your discharge, our representation is concluded.

Keep a copy of the schedules filed in your case, listing all of the creditors who got notice of the case, and the discharge order in a safe place; you may need to refer to it in the future.

The discharge makes all of the dischargeable debts incurred before you filed bankruptcy legally unenforceable. Liens not avoided in your case, however, remain a valid charge on the asset to which the lien attached before you filed.

Your bankruptcy discharge entitles you to

1. Freedom from collection action by anyone on account of a debt discharged in your case.
2. Freedom from inaccurate or incomplete information about discharged debts on your credit report.
3. Freedom from unauthorized additional fees added to your home mortgage because of the bankruptcy case.
4. Freedom from discrimination by government by reason of your bankruptcy.

Like most freedoms, it may require some action on your part to fully enjoy the benefits. We are available to help you enforce those rights that follow from your bankruptcy discharge. Below are some guidelines for gathering the information should you encounter violations of your discharge.

- Get a copy of your credit report about six months from now. All of the debts discharged in the bankruptcy must show a zero balance.

- Save any letters or notices you receive that are attempting to collect discharged debts, including the envelope.
- Take notes of any collection calls you receive about discharged debts. Get as much specific information as you can: name and phone number of the caller, the collection agency's name and address; and the name of the creditor for whom they are collecting. The better information you can gather, the more likely that we can obtain a court award in your favor.

Please call us if you encounter any of these kinds of violation of your bankruptcy discharge and are unable to correct the situation yourself. With a new representation agreement and the evidence listed above, we can ask the judge to enforce your rights to be free of these violations at the expense of the offending creditor.

We would be grateful if you could give our name to anyone you know considering bankruptcy. An anonymous review of our work on our Google website would also be appreciated.

We are committed to serving individuals and small businesses with financial difficulties.

You have our very best wishes for your fresh start.

Very truly yours,

CATHLEEN COOPER MORAN

Enc:

TESTIMONIAL RELEASE FORM

You have asked (us/me) to give a testimonial concerning [LAW FIRM]. (We/I) understand that you may use (our/my) testimonial, including (our/my) image(s) for advertising purposes.

(We/I) give you and [LAW FIRM] our permission to use our testimonial including (our/my) image (photographic, video, electronic, or internet, hereafter referred to as image) in any type of advertising you may wish. (We/I) agree that (our/my) testimonial and image may be used in any form and that you own all rights to (our/my) testimonial and image(s). You may edit (our/my) written testimonial as you see fit as long as the basic ideas expressed are not changed. (We/I) agree that you may use (our/my) testimonial including image(s) without compensation to (us/me). However, if at any time, (we/I) do not wish (our/my) testimonial and/or image(s) used by you in any advertising, (we/I) can notify you in writing and you will stop producing new materials with (our/my) testimonial and/or image. You may use any remaining materials you have on hand containing (our/my) testimonial and/or image.

Thank you.

Testimonial:

___ I want to keep my identity confidential, please only use (our/my) first name and (our/my) town when identifying me.

This testimonial is an expression of (our/my) experience and belief.

PRINT NAME: _____

SIGNATURE: _____
DATE

PRINT NAME: _____

SIGNATURE: _____
DATE

Judge Charles Novack has served as a United States Bankruptcy Judge since May 2010, and recently completed a four-year term as the Chief Bankruptcy Judge for the Northern District of California. He regularly lectures on a variety of bankruptcy topics to local, state and national audiences. He chaired the National Conference of Bankruptcy Judges' ethics committee from 2016 - 2017, and presently is the editor of the Ninth Circuit's Bankruptcy Judges Education Committee's newsletter. Judge Novack maintained his own bankruptcy practice in Oakland, California during the five years preceding his appointment, representing Chapter 7 trustees and debtors, creditors and other interested parties in Chapter 7, 11 and 13 cases. From 1994 until 2005 he was an associate and then a shareholder at the Oakland bankruptcy boutique firm of Kornfield, Paul & Nyberg. Judge Novack served as an associate professor at California State University, East Bay from 2006 - 2009 and as an adjunct professor at Hastings College of the Law during the 2017/18 school year.

Judge Novack graduated from Rutgers College in 1980 (With Honors) and Hastings College of the Law in 1983 (Cum Laude).

Cathleen Cooper Moran has practiced bankruptcy law on the San Francisco Peninsula for more than four decades. She is a bankruptcy specialist, certified by the California State Bar Board of Legal Specialization, and served as a member of the state bar's Bankruptcy Law Advisory Board. Cathy pioneered the use of the internet to explain bankruptcy to the public starting in 1998 with BankruptcyinBrief.com. She currently writes BankruptcySoapbox.com and BankruptcyMastery.com. A longtime member of the National Association of Consumer Bankruptcy Attorneys, she currently serves on the Board of The NACTT Academy for Consumer Bankruptcy Education.

Michael T. O'Halloran has been a bankruptcy lawyer for 42 years. His practice involves the representation of debtors in financial crises from \$6,000 to \$25,000,000. He is certified as a bankruptcy specialist by the California Board of Legal Specialization. He graduated from UC San Diego in 1977 and from the University of Southern California Law Center in 1981. He has been a contributing author for CEB for more than 15 years in California Domestic Partnerships and California Basic Practice Handbook and other books. He has been a member and advisor of the Insolvency Law Committee of the Business Law Section of the California Lawyers Association. He was awarded the State Bar President's Pro Bono Service Award in 2014. He is named in Best Lawyers in America and Super Lawyers for San Diego.

Kelly H. Zinser
Zinser | Hayes
An Association of Professional Corporations

With 27 years of legal experience from big to small firms and in-house, Kelly enjoys having her own firm with her partner James A. Hayes, Jr.

Kelly began her practice working in Big Law on corporate transactional matters with a focus on finance, mergers and acquisitions and Series A round financing. She left Big Law to work in house at Westfield Corporation (at the time a publicly traded company) and then moved on to serve as Vice President and Counsel at an SEC registered investment advisor with \$2.3 billion assets under management and hedge funds in the U.S. and Cayman Islands. Kelly returned to Big Law and continued her transactional practice while adding a hedge fund focus. When Kelly moved to Orange County, she took a break from the law and worked as a real estate broker. She opened her own law firm in 2008, six months after the birth of their second child. She was able to bring a nanny with her to work. In 2008, there was no corporate transactional work so she began her bankruptcy practice and some estate planning work. Kelly continues to practice corporate transactional work as well, in particular mergers and acquisitions and outside counsel work.

Kelly is a member of the California bar and is retired from the Illinois bar and Missouri bar. She took and passed 3 bar exams in 12 months from August 1995 to August 1996. She also maintains the highest rating on Avvo— a 10 out of 10. Kelly represented the OCBA on the Bar Advisory Committee to the U.S. Bankruptcy Court, Central District (2011-2012). In 2011, Kelly served as the Chair of the Commercial Law and Bankruptcy Section of the Orange County Bar Association. She is also a member of the National Association of Consumer Bankruptcy Attorneys, the Orange County Bankruptcy Forum, and the Orange County Bar Association's Commercial Law and Bankruptcy and Trusts and Estates sections.

Kelly graduated with honors from Tulane Law School and also with honors, in three years, from her undergraduate studies at Washington University in St. Louis. At Tulane, she was the Articles Editor of the Tulane Law Review and she externed with the Honorable Morey L. Sear, Chief Judge of the Eastern District of Louisiana.

Kelly lives in Laguna Beach and works in Orange County, where she enjoys spending time with her husband, two teenage children, two dogs and one bunny. Much of her free time is spent at both of her kids' water polo games. With her own free time, Kelly enjoys her book club, the beach, walks with her dogs, art museums and travel.