



PENNSYLVANIA CREDITORS BAR ASSOCIATION

SEMINAR & ANNUAL MEETING

FRIDAY, OCTOBER 7, 2022

8:00 AM - 3:30 PM

PACBAR.org

AGENDA

8:00 - 8:30 a.m. **Breakfast & Registration**

8:30 - 8:40 a.m. **Welcome**

*Robert Polas, Portfolio Recovery Associates, LLC.
PACBA Board President*

8:40 - 9:40 a.m. **Session One**

**Current Topics and Developing Trends in Consumer Protection
Rules and Litigation**

*Joann Needleman, Esquire
Member; Leader Consumer Financial Services Regulatory &
Compliance Practice Group Clark Hill, PLC.*

9:40 - 9:45 a.m. **Break**

9:45 – 10:45 a.m. **Session Two**

A View from the Bench

The Hon. Alan R. Mège, Law Office of Alan Mege

10:45 – 11:00 a.m. **Break**

11:00 – 12:15 p.m. **Session Three**

**Chapter 11 Plans and Confirmation: What Should a Creditor
Know**

*Keri Ebeck, Esquire
Partner
Bernstein Buckley*

12:00 – 12:45 p.m. **Lunch Break**

12:45 – 1:55 p.m. **Session Four**

**The Handling Original Creditor and Debt-Buyer Collection Cases
In Philadelphia Municipal Court**

*Eric Solomon, Esquire
Solomon Law Group*

AGENDA

1:55 - 2:00 p.m. **Break**

2:00 - 3:00 p.m. **Session Five**

Topic-Debt Collection Roundtable

Matthew D. Urban, Esquire, Shareholder, Weltman, Weinberg & Reis, Co, L.P.A.

Robert J. Polas, Esquire, Associate Counsel Litigation Department (PA) (OH); Portfolio Recovery Associates, LLC.

3:00 – 3:30 p.m. **Board Meeting**

JOIN
Today!



MEMBERSHIP

PACBA offers individual memberships and firm memberships. *New members are welcome to join at a discounted rate for attending the seminar.* Please contact Shawn at PACBA for more information - PACBA@corpevent.com or call 312-540-9300.

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Know**

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**The Handling Original Creditor and Debt-Buyer Collection Cases In
Philadelphia Municipal Court**

Session Five

Topic-Debt Collection Roundtable

PACBA Board Member List and Slate Information

CLE Information & PACBA Office Contact Information

THANK YOU



WHO WE ARE...

- ✓ We're process servers with smarter solutions for law firms and their clients.
- ✓ We file and serve legal process extremely fast and almost paperless.



WHAT WE DO...

- ✓ Protect you from compliance issues
- ✓ Get your serves done faster
- ✓ Provide 24/7 access to your data



WHY USE US...

- ✓ We use GPS technology for every attempt
- ✓ Full Transparency with every client
- ✓ You can check the status of your serves in real-time 24/7
- ✓ 100% Compliance

Tim Clark
267-249-2170
timclark@forsurelegal.com

SPEAKER BIOS

Joann Needleman, Esquire, Clark Hill, PLC

Member; Leader Consumer Financial Services Regulatory & Compliance Practice Group



Joann Needleman, Leader of the firm's Consumer Financial Services Regulatory & Compliance Practice Group, serves as a navigator to her clients seeking advice and guidance in the complex regulatory environment facing the financial services industry. She provides counsel, consultation, and litigation services to a wide array of financial institutions, law firms, credit reporting agencies, as well as venture capital firms looking to invest in the fin-tech space. A former member of the Consumer Financial Protection Bureau's (CFPB) Consumer Advisory Board. Joann is the host of the podcast "Credit Ecosystem to Go: Curbside Thought Leadership for Financial Services." She is frequently quoted in American Banker and the Wall Street Journal for her insight of the CFPB. Joann is the immediate past President of the Board of Directors of the National Creditors Bar Association (NCBA).

The Hon. Alan R. Mège, Esquire, Law Office of Alan Mege



Alan R. Mege has been the Magisterial District Judge for the Borough of Hellertown and Lower Saucon Township, Northampton County, since 2018. He is a 1994 graduate of The Pennsylvania State University and a 1997 graduate of The Dickinson School of Law. During law school, he was a judicial law clerk for the President Judge of Wayne County and after law school, a judicial law clerk for a judge in Lehigh County. After entering private practice, he worked for a few firms in the Lehigh Valley before starting his own office as well as being an Arbitrator for the Court of Common Pleas of Lehigh County, the Court of Common Pleas of Northampton County and for the Better Business

SPEAKER BIOS

Keri Ebeck, Esquire
Partner
Bernstein Buckley



Keri Ebeck is a partner and co-manager in the Bankruptcy & Restructuring practice group of Bernstein-Burkley, P.C. in Pittsburgh, Pennsylvania. As a Partner, she handles commercial, consumer, and real estate bankruptcy matters, as well as the co-manager of the bankruptcy group. Keri is certified by the American Board of Certification in consumer bankruptcy and is a member of the standards committee for the ABC. Keri has spoken on bankruptcy and collection topics nationally at the ALFN Answers annual conference as well as ALFN's Bankruptcy conference since 2013. Keri was recently recognized in the 2021, 2022 and 2023 edition of Pennsylvania Best Lawyers for Bankruptcy.

Robert J. Polas, Esquire, Portfolio Recovery Associates, LLC
Associate Counsel Litigation Department (PA) (OH)



Robert N. Polas Jr., Esq., is a graduate of Edinboro University of Pennsylvania (B.A., 2001) and Appalachian School of Law (J.D., 2004). Mr. Polas is admitted to practice in Pennsylvania (2005) including the Western, Middle and Eastern Federal District Courts; Ohio (2012); and District of Columbia (2018). A zealous advocate of creditors' remedies, Mr. Polas' practice focuses primarily on creditor representation, including the collection of retail and commercial accounts receivables, together with the defense of the Fair Debt Collection Practices Act (FDCPA) and other consumer protection statutes. For the past 10 years Mr. Polas has worked exclusively as Associate Counsel for Portfolio Recovery Associates, LLC. in their In-House litigation department with responsibilities including all litigation activity, strategy, operational work flow, development and execution of initiatives supporting pre and post judgment collection activity. Mr. Polas serves as the legislation liaison for DBA International as well as Vice President of the Pennsylvania Creditor's Bar Association.

SPEAKER BIOS

Eric Solomon, Esquire
Solomon Law Group



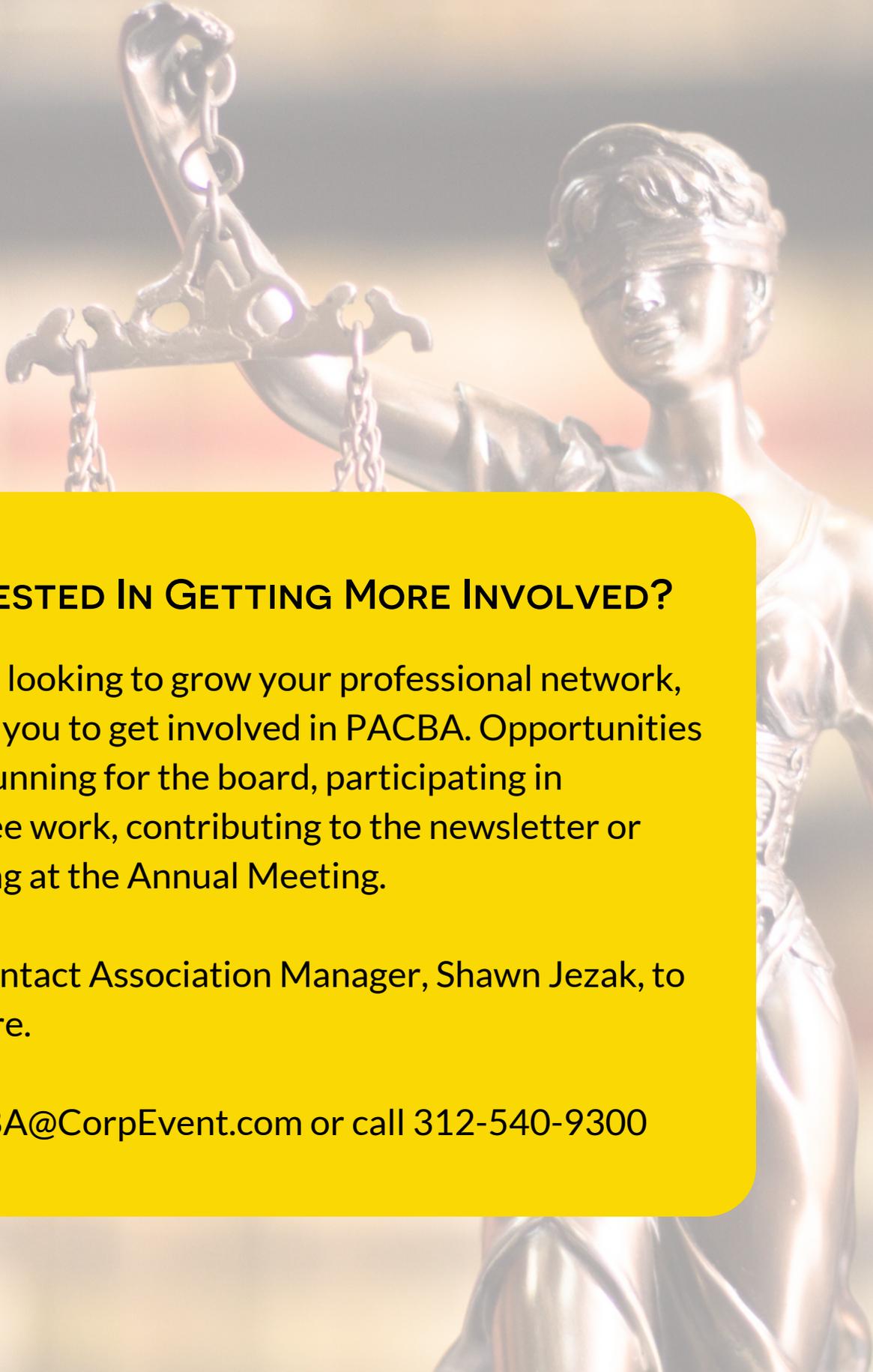
Eric R. Solomon, Esq., received his Bachelor of Arts Degree in Political Science from the University of Pennsylvania in May 1988 and his Juris Doctor Degree from the University of Southern California in May 1991. Eric is a solo practitioner and maintains a litigation practice representing banks, debt buyers, student loan providers, and automobile finance companies in debt collection matters. Additionally, Eric counsels corporate clients on creditors' rights, business, contract, employment, real estate, landlord/tenant, and intellectual property law. Eric is licensed to practice law in Pennsylvania, New Jersey, and New York.

Matthew D. Urban, Esquire, Weltman, Weinberg & Reis, Co, L.P.A.
Shareholder



Matthew D. Urban, is a Shareholder who manages the Pittsburgh Local Law Office and oversees credit union work across Pennsylvania. In addition he practices in the area of Consumer Collections, focusing on a wide variety of collection and compliance matters. Matt regularly speaks on issues such FCRA compliance and the proper handling of writs of executions. Matt earned a B.A. magna cum laude in History from West Virginia University in 2000, and a J.D. from Duquesne University School of Law in 2003. He is licensed in Pennsylvania and is admitted to practice before the U.S. District Court for the Western and Middle Districts of Pennsylvania. He serves on the Board of Directors for the Pennsylvania Creditors' Bar Association.

GET INVOLVED



INTERESTED IN GETTING MORE INVOLVED?

If you are looking to grow your professional network, we invite you to get involved in PACBA. Opportunities include running for the board, participating in committee work, contributing to the newsletter or presenting at the Annual Meeting.

Please contact Association Manager, Shawn Jezak, to learn more.

PACBA@CorpEvent.com or call 312-540-9300

SESSION ONE

Current Topics and Developing Trends in Consumer Protection Rules and Litigation

Joann Needleman returns to provide expert insight and analysis into all of the current topics and developing trends facing the creditors' bar.

Joann Needleman

Member; Leader Consumer Financial Services &
Regulatory Compliance Practice Group
Clark Hill, PLC



What's New With the CFPB?

Hint: More than you really want to know.



Presented to: Pennsylvania Creditors Bar Association

Presented by: Joann Needleman

Presentation Date: October 7, 2022





AGENDA



“Rethinking the approach to regulations.”

-Rohit Chopra, June 17, 2022

Administrative Procedures Act 101

Legislation – Laws enacted by Congress

Rule – APA defines a “rule” as an agency statement of general or particular applicability and future effect designed to implement, interpret, or prescribe law or policy.

Substantive

- Binds the public
- Force and effect of law
- Must have notice & comment

Interpretative

- No notice & comment
- Agency interpretation of the law



New CFPB Tools

Advisory Opinions

- Adopted AOP from Kraninger
- Request Made by Ind. or Group
- Criteria Analyzed before Opinion Issued
- Not subject to APA or Notice and Comment

Interpretive Rules

- New statements of the law
- Used to define all enumerated consumer laws & UDAAP

Compliance Circulars

- Issued to all parties with authority to enforce consumer protection laws
- Promote consistency in approach to enforcement
- General statement of policy.

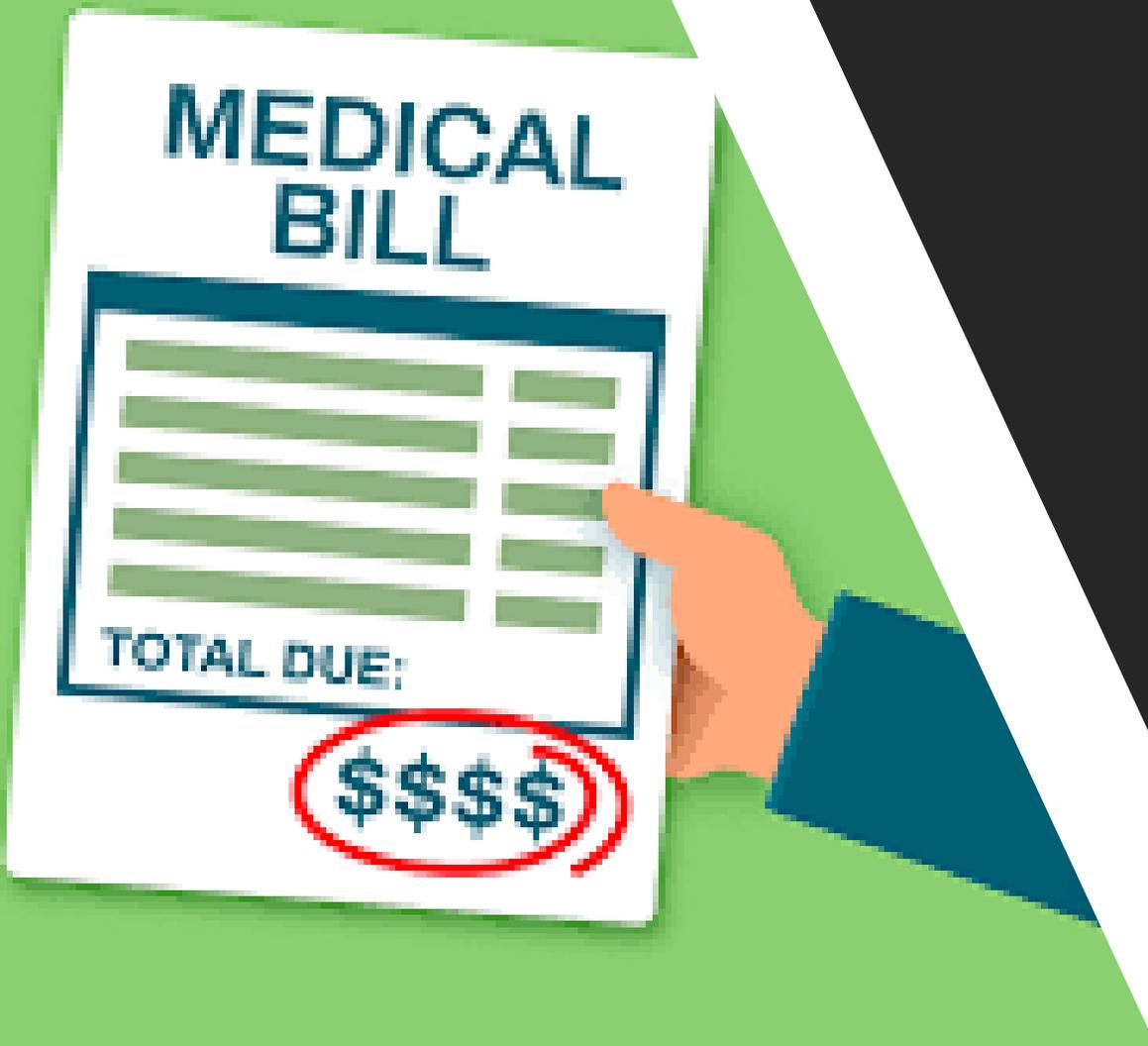


The CFPB is like a nautilus. A highly organized entity with layered strength in the midst of chaos.

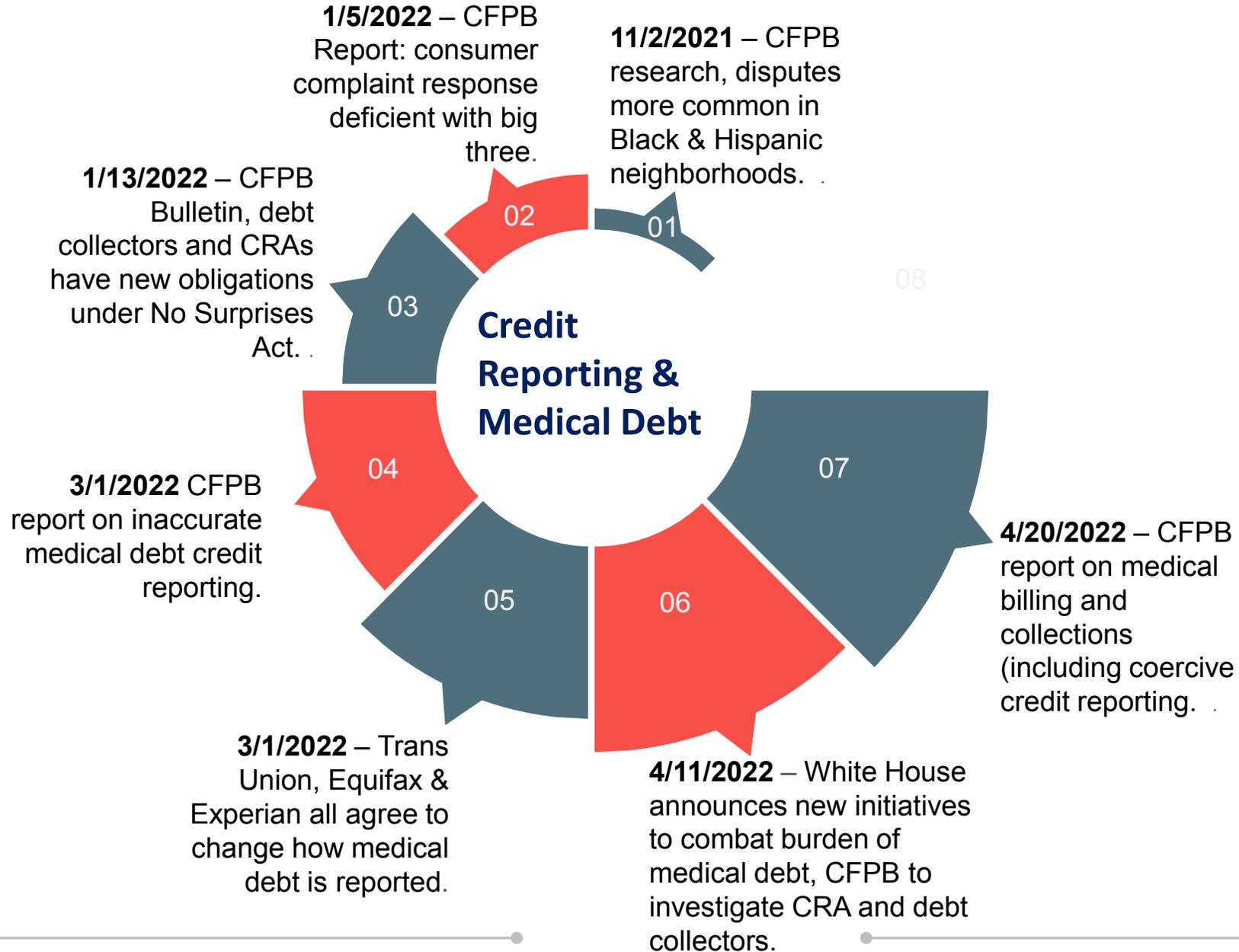


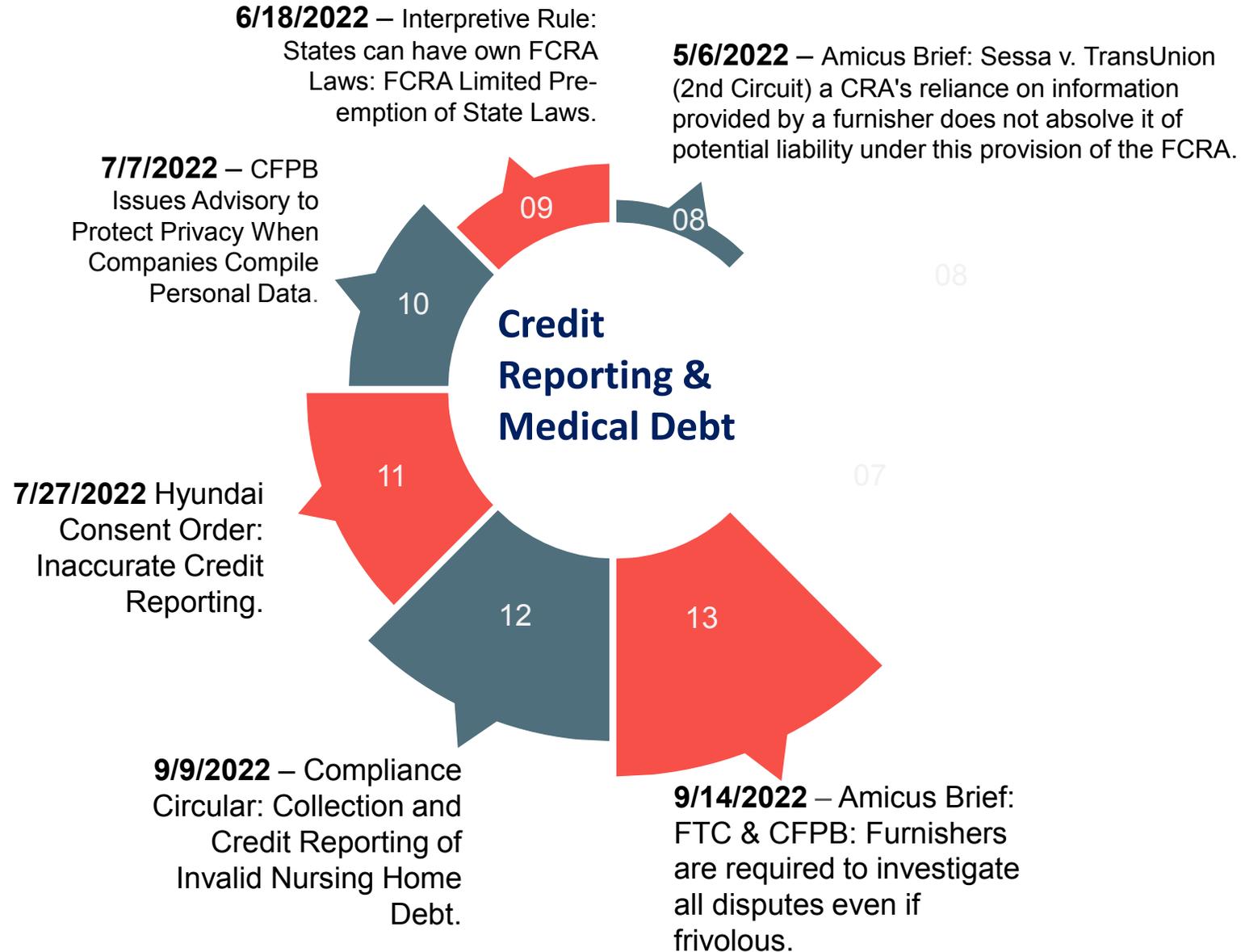
AREAS OF FOCUS





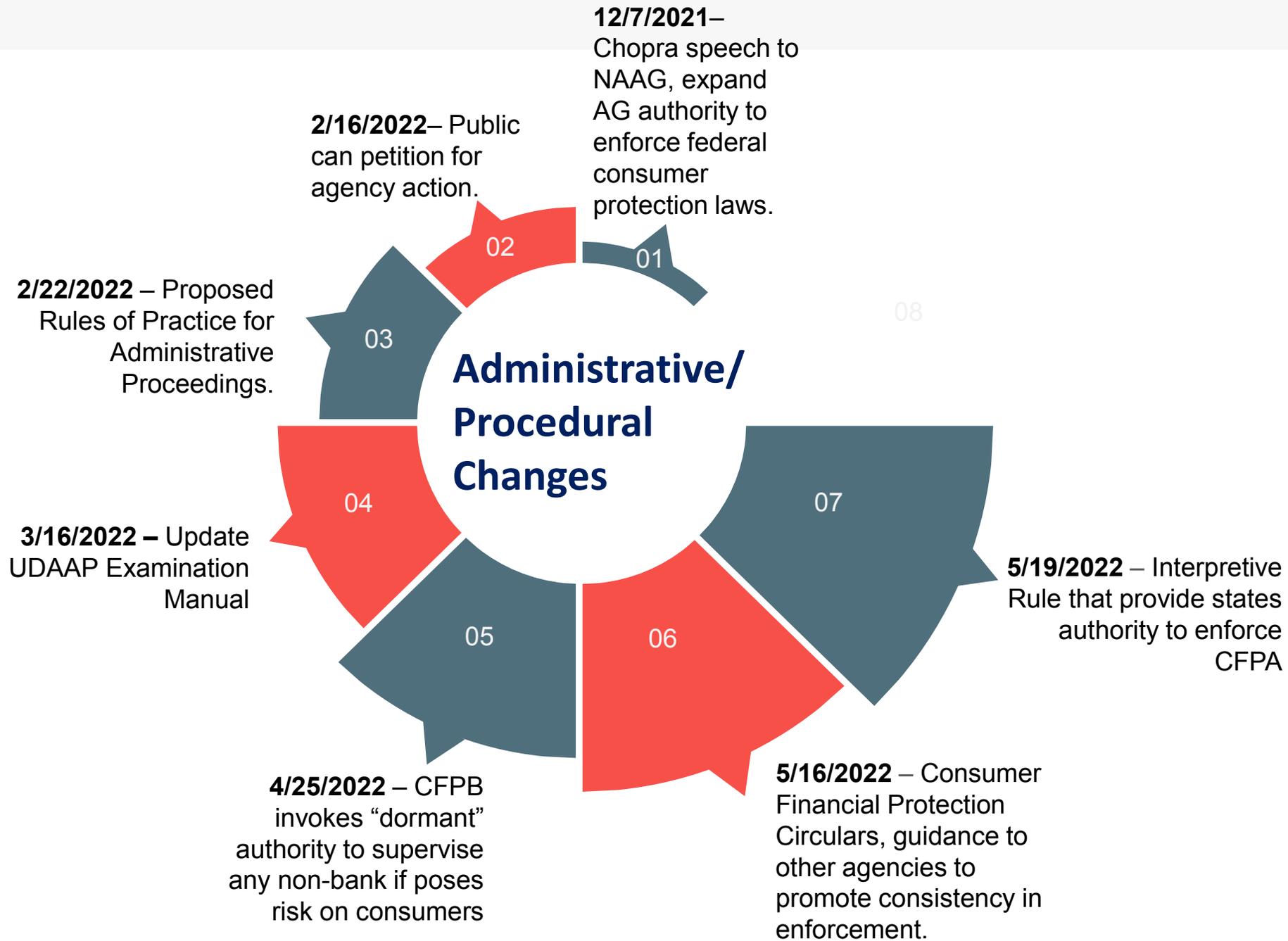
Medical Debt & Credit Reporting







Administrative Procedural Changes



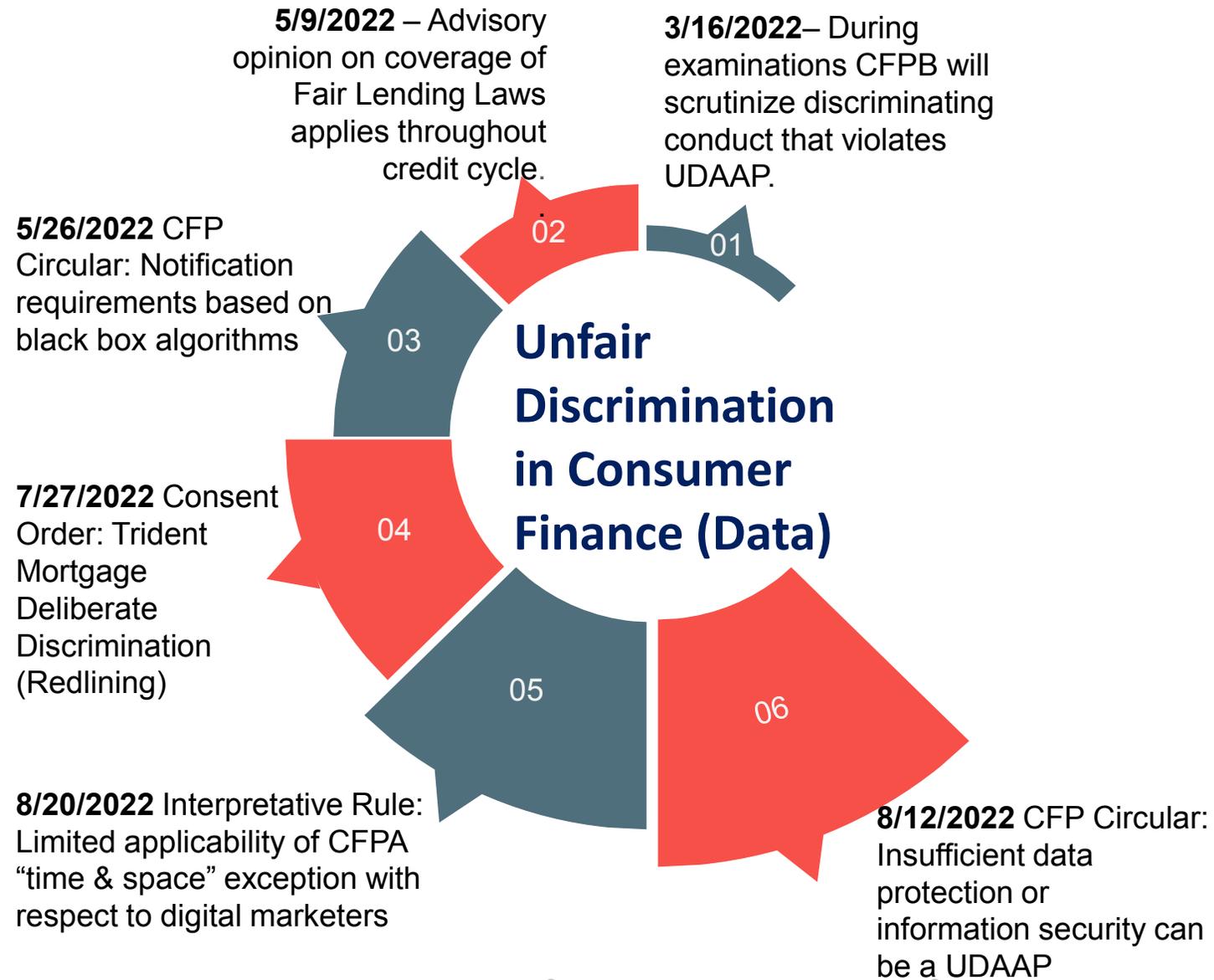
What is the Risk Determination Process?

- Notice of Reasonable Cause based upon enumerated factors (i.e. complaints, whistle blowers & news reports).
- Non-bank entity will respond.
- Director will make determination and whether to make that determination public on CFPB website.
- Non-Bank Entity must challenge publicity.
- Publicity will occur before there is any examination.

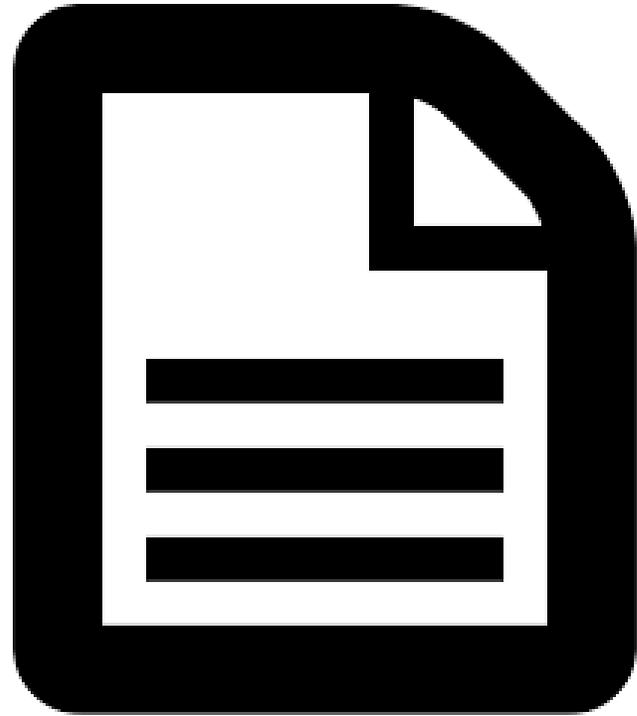


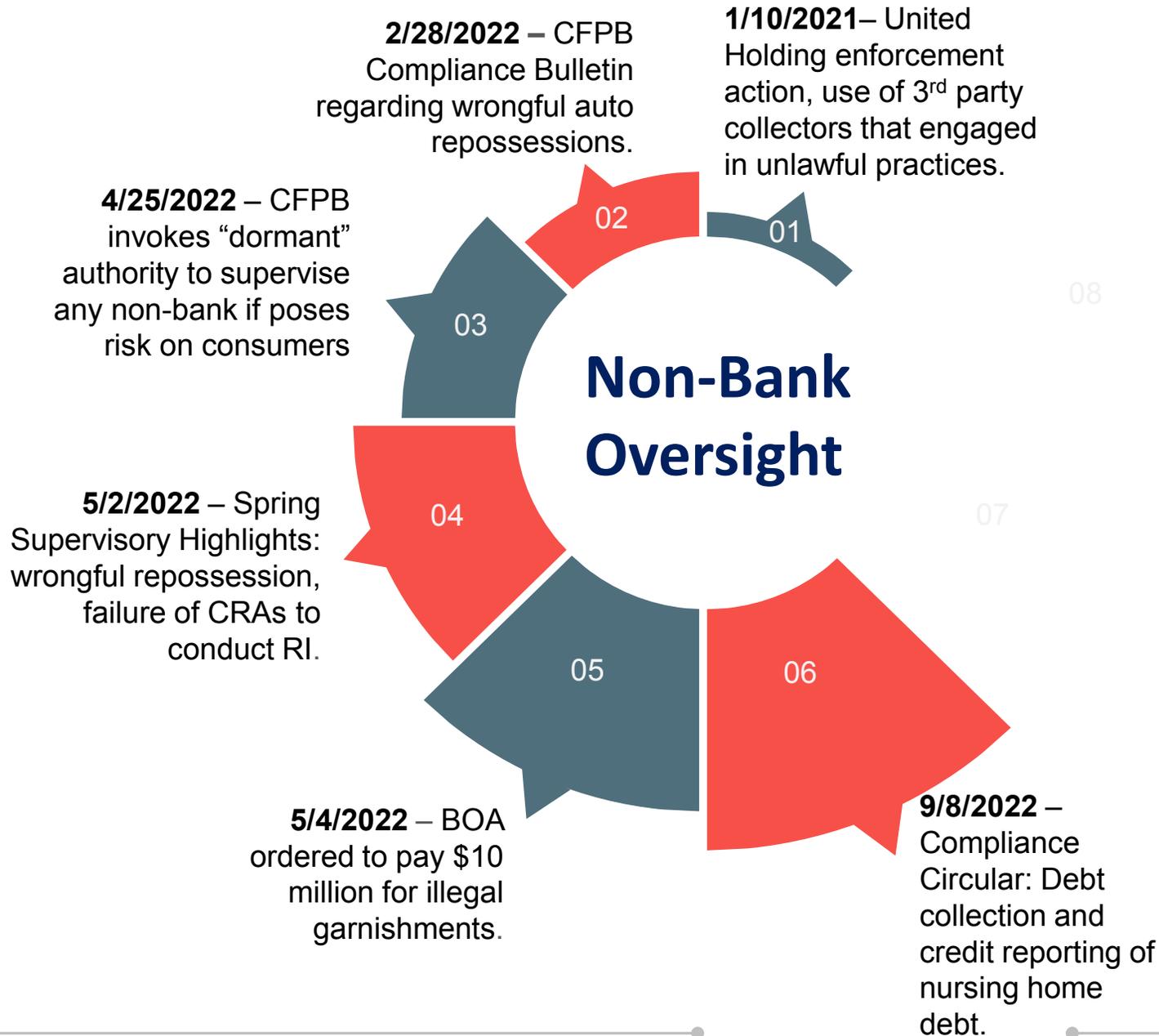
Discrimination and Unfairness: Defining and Redefining UDAAP





Non-Bank Oversight





Partnership with States



5/19/2022 Interpretative Rule: States have authority to enforce CFPA & federal UDAAP

6/28/2022 Interpretative Rule: FCRA Limited Pre-Emption of State Law



WHAT SHOULD YOU BE DOING NOW?

Review Compliance Management System (CMS)

- Do you have one and is it well-executed?

“To maintain legal compliance, an institution must develop and maintain a sound compliance management system (CMS) that is integrated into the overall framework for product design, delivery, and administration across their entire product and service lifecycle. Ultimately, compliance should be part of the **day-to-day responsibilities of management and the employees of a supervised entity**; issues should be self-identified; and corrective action should be initiated by the entity. Institutions are also expected to manage relationships with service providers to ensure that service providers effectively manage compliance with Federal consumer financial laws applicable to the product or service being provided”

<https://www.consumerfinance.gov/compliance/supervision-examinations/compliance-management-review-examination-procedures/> , August 30, 2017

Components of CMS

A CMS is how an institution:

- Establishes its compliance responsibilities;
- Communicates those responsibilities to employees;
- Ensures that responsibilities for meeting legal requirements and internal policies and procedures are incorporated into business processes;
- Reviews operations to ensure responsibilities are carried out and legal requirements are met; and
- Takes corrective action and updates tools, systems, and materials as necessary

Two Interdependent Components

Board and Management Oversight

Compliance Program

- Policies and procedures;
- Training;
- Monitoring and/or audit; and
- Consumer complaint response.

Your CMS in Action

- Its not enough just to have a policy, you have to show that you are implementing your CMS every day.
- There must be regular and internal documented audits with realistic remediation.
- Training must be real and robust.
- There must be tracking and trending of disputes as well as all activities, especially on issues of substantiation and client documentation.
- Results of audits and testing must be reported to your highest governing body or board.
- Everyone in your organization must know and understand your CMS.



WHAT ARE
REGUALTORS
LOOKING FOR?

Compliance with Reg F & Consumer Financial Law

- Highlights of the CFPB updated Debt Collection Examination Manual.
https://files.consumerfinance.gov/f/documents/cfpb_debt-collection-examination-procedures.pdf
 - To assess the quality of the regulated entity's compliance management systems, including its internal controls and policies and procedures, for its debt collection business.
 - To identify acts or practices that materially increase the risk of violations of Federal consumer financial laws in connection with debt collection.
 - To gather facts that help to determine whether a regulated entity engages in acts or practices that violate the requirements of Federal consumer financial laws

Compliance with Reg F & Consumer Financial Law – (Con't)

Areas of inquiry:

- Entity Business Model
- Communications in Connection with Debt Collection
- Information Sharing, Privacy, and Interactions with Consumer Reporting Agencies
- Validation Notice, Consumer FDCPA Disputes and Complaints, and Ceasing Communication
- Payment Processing and Account Maintenance
- **Equal Credit Opportunity Act**
- Litigation Practices, Administrative Wage Garnishment and Repossession, and Time-Barred Debt

New Areas of Consideration; ECOA-Like Anti- Discrimination

For every examination or investigation going forward there will be an assessment of a company's antidiscrimination programs as applied to all aspects of all consumer financial products or services, regardless of whether that company extends any credit or would otherwise be subject to the Equal Credit Opportunity Act (ECOA).

This is where tracking and trending will be crucially important.

Contacts

Joann Needleman, Esq.

Clark Hill

Member & Leader

Consumer Financial Services
Regulatory & Compliance Group

215-704-7140

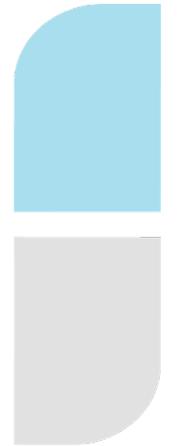
[_jneedleman@clarkhill.com](mailto:jneedleman@clarkhill.com)





Legal Disclaimer

This document is not intended to give legal advice. It is comprised of general information. Employers facing specific issues should seek the assistance of an attorney.



SESSION TWO

A View from the Bench

Alan R. Mège is not only a practicing attorney and a member of the PACBA but is also a sitting Magisterial District Judge and the Vice President of District X of the Special Court Judges Association of Pennsylvania (SCJAP). In that role he hears a wide variety of cases ranging from criminal and traffic to landlord-tenant and general civil matters including collection cases and has numerous attorneys appear before him each year. During this hour Judge Mège will offer his view of how well (both good and bad) these attorneys' advocate for their clients while providing insight on how attorneys' of all experience levels handle matters before his court. Throughout the presentation he will offer tips and suggestions on how attorneys' can satisfy their ethical obligations while also being effective advocates for their clients as an officer of the court.

The Hon. Alan R. Mège

Law Office of Alan Mège



SESSION THREE

Chapter 11 Plans and Confirmation: What Should a Creditor Know

Attorney Keri Ebeck will review what all creditors' should know when dealing with a Chapter 11 bankruptcy. Keri will discuss what to expect from the time of the filing all the way through possible post confirmation and discharge issues that may arise.

Keri Ebeck

Esquire

Partner

Bernstein Buckley



Chapter 11 Plans and Confirmation: What Should a Creditor Know?

Presented by

Keri P. Ebeck

BERNSTEIN ■ BURKLEY
ATTORNEYS AT LAW

A business approach to legal service SM

Speaker



Keri P. Ebeck
Partner
Bernstein-Burkley, P.C.
kebeck@bernsteinlaw.com

Session Overview

- The Chapter 11 Filing
- Chapter 11 Plan and Disclosure Statement
- Contents of a Disclosure Statement and Chapter 11 Plan
- When to Object to Disclosure Statement and Plan
- Post Confirmation and Discharge Issues

THE CHAPTER 11 FILING

- Designation
 - Individual/Business
 - Individual (Debt limits for a Chapter 13)
 - Small Business
 - SubChapter V
- Petition and Schedules
 - What to Look for?
 - What Should be Included?

THE CHAPTER 11 FILING

- **First Day Motions**
 - Motion to Extend Time to File Schedules/Statements
 - Motion for Order Authorizing Use of Cash Collateral
 - Motion for Joint Administration
 - Critical Vendor Motions
 - Motion for Order Authorizing Post-Petition Financing (DIP)
 - Application to Employ Professionals
 - Motion to Pay Pre-Petition Wages
 - Motion for Order Prohibiting Utilities from Altering, Refusing or Discontinuing Service

THE CHAPTER 11 FILING

- Automatic Stay
- Filing a petition "automatically stays" most collection actions against the debtor or the debtor's property. 11 U.S.C. § 362. But filing the petition does not stay certain types of actions listed under 11 U.S.C. § 362(b), and the stay may be effective only for a short time in some situations. The stay arises by operation of law and does not require judicial action. As long as the stay is in effect, creditors generally may not initiate or continue lawsuits, wage garnishments, or even telephone calls demanding payments. The bankruptcy clerk gives notice of the bankruptcy case to all creditors whose names and addresses are provided by the debtor.

THE CHAPTER 11 FILING

- Automatic Stay
 - 11 U.S.C. 362(a)
 - Commence or continue lawsuits against debtor
 - Enforce judgments against debtor or his/her property
 - Obtain or perfect liens against debtor's property
 - Obtain or perfect liens against debtor's property
 - Collect or recover claims against debtor

THE CHAPTER 11 FILING

- Automatic Stay

- Section 362 also provides for relief from the automatic stay if your debt is secured by collateral that is not adequately protected or if your property will not play a significant role in the debtor's attempts to reorganize
- You should file a motion for relief from the automatic stay asking the court to terminate, modify, or condition the automatic stay with respect to your property

- .

THE CHAPTER 11 FILING

- Termination of automatic stay by operation of law
 - Absent actions by creditor seeking relief from stay and/or absent a multiple flier situation, automatic stay remains in effect until:
 - Discharge;
 - Dismissal; or
 - Closing of a case, whichever occurs first

THE CHAPTER 11 FILING

- Adequate Protection
 - Is there equity in the collateral?
 - If not, Debtor offering adequate protection payment until confirmation of plan
 - Escrow
 - Principal/interest payment
 - If the Debtor is not offering or paying adequate protection....and
 - If the secured creditor can show that the property is worth less than the amount owing to it, then that creditor has proved a lack of adequate protection and should get relief from stay. Without competent evidence of value, however, a lack of adequate protection cannot be proved.

THE CHAPTER 11 FILING

- Creditor's Committee
 - The committee has the duty to be “watchdog” for the other Creditors and bring problems to the Court's attention. It may investigate the Debtor's acts, conduct, assets and debts. It has the ability to negotiate a Plan with the Debtor. It can file its own Plan where appropriate.
 - The committee can force the Debtor to take certain actions (like file avoidance actions, such as preferences and fraudulent conveyances) or take the action itself. The committee is relied upon by the Court for advice as to how the unsecured Creditors see particular issues.
 - The fees and expenses of the committee (including the legal fees of the committee) will be an administrative claim, paid by the Debtor as part of the Debtor's Chapter 11 plan.
 - A Creditor has the option to file an objection to Plan Confirmation.

CHAPTER 11 DISCLOSURE STATEMENT AND PLANS

- Disclosure Statements
 - 11 U.S.C. 1125
 - Contents of a Disclosure Statement
 - Debtor to provide statement to all creditors and interest holders that provides adequate information with respect to the substance of the proposed plan
 - Description of business
 - History of the Debtor
 - Financial information
 - A description of the plan
 - How the plan will be executed
 - Liquidation analysis
 - Projection of operations
 - All pending or contemplated litigation
 - All transactions with insiders
 - All probable tax consequences

CHAPTER 11 DISCLOSURE STATEMENT AND PLANS

- Disclosure Statements
 - Analysis
 - Liquidation
 - Projections
 - Classification of Claims
 - Treatment of Claims
 - 1111(b) Election

CHAPTER 11 DISCLOSURE STATEMENT AND PLANS

- Disclosure Statements
 - When to file an Objection to a Disclosure Statement
 - Main reason - not enough information to make determination
 - Information provided not clear on claims classification/treatments
 - Other reasons
 - Small Business Case Objections (difference)

CHAPTER 11 DISCLOSURE STATEMENT AND PLANS

- Chapter 11 Plan
 - Contents of a Plan
 - Every plan must classify all claims and ownership interests
 - Impaired
 - Unimpaired
 - Adequate means for implementation
 - Sale of assets?
 - Modification of contracts?
 - Merger or consolidation with another company
 - Cramdown

CHAPTER 11 DISCLOSURE STATEMENT AND PLANS

- Chapter 11 Plan
 - Contents of a Plan
 - Every plan must classify all claims and ownership interests
 - Impaired
 - Unimpaired
 - Adequate means for implementation
 - Sale of assets?
 - Modification of contracts?
 - Merger or consolidation with another company
 - Cramdowns
 - Executory Contracts and Cure Amounts
 - Releases (Third Party)
 - Voting/Ballots
 - Effective Dates/Conditions Precedent

CHAPTER 11 DISCLOSURE STATEMENT AND PLANS

- Chapter 11 Plan
- When to Object to the Plan
 - Treatment of Claims
 - Modification of Contract Terms Unreasonable
 - Terms Unreasonable
 - Plan Not Feasible
 - Third Party Releases Impact Rights
 - Sale of Property Terms

CONFIRMATION OF THE PLAN

- Chapter 11 is designed to accommodate the confirmation of both consensual plans and non-consensual plans, also known as "cramdown" plans. The consensual plan, that which is accepted by the requisite majority of every impaired class, is the norm. 11 U.S.C. § 1129(a). Junior classes may receive value in the reorganized debtor, even though senior classes are not fully compensated, so long as the senior classes are given value of not less than what they would receive in liquidation. If one or more impaired classes does not consent to the proposed plan, Confirmation must meet the cramdown requirement of section 1129(b).

CONFIRMATION OF THE PLAN

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CONFIRMATION OF THE PLAN

- Impairment of Claims or Interests - Section 1124 - The Debtor need not solicit acceptance of a plan by an unimpaired class. A class is not impaired if the plan (i) leaves unaltered the legal, equitable and contractual rights of the class of creditors or shareholders, section 1124(1); or (ii) merely cures a default that led to acceleration of debt and restates the obligation, section 1124(2). If the rights of class members are affected by a plan in any other way, even if the change is beneficial, the class is deemed impaired.

QUESTIONS OR COMMENTS

Contact: kebeck@bernsteinlaw.com

THANK YOU FOR ATTENDING

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ATTORNEYS AT LAW

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SESSION FOUR

Handling Original Creditor and Debt-Buyer Collection Cases In Philadelphia Municipal Court

Attorney Eric Solomon will review and discuss the current procedures, topical issues and potential changes to the process and handling of original creditor and third-party debt buyer cases in Philadelphia Municipal Court.

Eric Solomon

Esquire

Solomon Law Group



PHILADELPHIA MUNICIPAL COURT

Filing Requirements

Original Creditor

Charge-Off Statement

Third-Party Debt Buyer

Bill of Sale/Data Sheet with Defendant's Information/Charge-Off Statement

First Listings

Room 5

JBA, Default Judgment, Continuance

Unrepresented Defendants

Contested Hearings

Rule 121

Broader than Rule 321

Upload Documents to Court Docket

Private Attorney Representation

Defense Counsel Misquoting Case Law

Judge's Decision Already Decided

Recently-Elected Judges

Issues

Pew Charitable Trusts Report/Temple Law School Report

Pressure from City Council

Service of Complaints/Timeliness of Filing of Affidavits of Service

Defendants Not Appearing

Documents on Docket Substantiating Judgments

Unfair Treatment of Defendants

Free Attorney Representation for Defendants

Rule 121. Conduct of Trial: Evidence.

- a. Except as prescribed by this Rule, the Rules of Evidence shall be applied in all trials.
- b. If at least ten (10) days written notice of intention to offer the following documents in evidence was given to every other party, accompanied by a copy of the document, a party may offer in evidence without further proof the following:
 1. bills, records and reports of hospitals, doctors, dentists, registered nurses, licensed practical nurses and physical therapists, or other licensed health care providers;
 2. bills for drugs, medical appliances, and prostheses;
 3. affidavit of repair, estimate of value, bills for damage to, cost of repair or loss of property;
 4. a report of the rate of earnings and time lost from work or lost compensation prepared by an employer;
 5. an official weather or traffic signal report or standard U.S. government life expectancy table (without the certification required by 42 Pa. C.S. §5328, 6102);
 6. any other official record kept within Commonwealth or written statement that after examination of the records of the government unit, no record or entry of specified tenor is found to exist in the records designated by the statement;
 7. **a bill, estimate, receipt, statement of account or other records which appear to have been made in the regular course of business.**
- c. Any other party may subpoena a person whose testimony is waived by this Rule to appear at the trial and may cross-examine him as to the documents as if he were a witness for the party offering the document.

Note: Amended by the Board of Judges May 9, 1986, effective immediately.

SESSION FIVE

Topic-Debt Collection Roundtable

Debt collection litigation continues to evolve. Whether you are pursuing a claim in the magisterial district court or in the court of common pleas there are unique challenges that arise in each court. In this session 2 experienced collection attorneys will relay their experiences in these courts from the perspective of representing all types of creditors and all types of claims.

Matthew D. Urban

Esquire, Shareholder
Weltman, Weinberg & Reis, Co, L.P.A.

Robert J. Polas

Esquire, Associate Counsel Litigation Department (PA) (OH); Portfolio
Recovery
Associates, LLC.





PACBA BOARD

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Matt Urban, Weltman, Weinberg & Reis Co., LPA, murban@weltman.com

BOARD NOMINATION PROCESS

February - Nominating Committee formed

April - Nominations for the Board accepted, those interested complete application

June - Interviews with interested nominees conducted

October - Board slate presented and members vote at Annual Meeting

THANK YOU

CLE INFORMATION

Please allow up to 4 weeks to process your CLE certificate. Thank you!

ASSOCIATION CONTACT INFORMATION

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Email: PACBA@corpevent.com

Phone: 312-540-9300

Fax: 312-540-9900

website: www.pacbar.org

