Chapter 11 Bootcamp: What the Credit Team Needs to Know

Presentation for:

Western Credit Conference/ CFDD National Conference

Sheraton Portland Airport Hotel Portland, OR

October 25, 2019

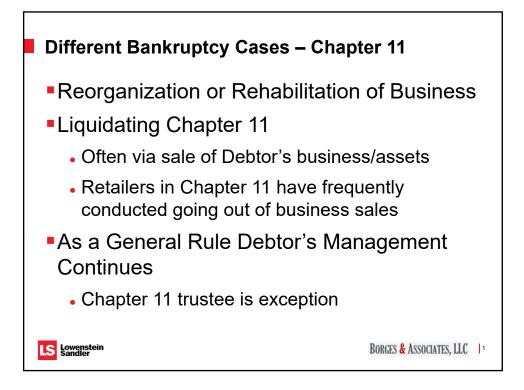


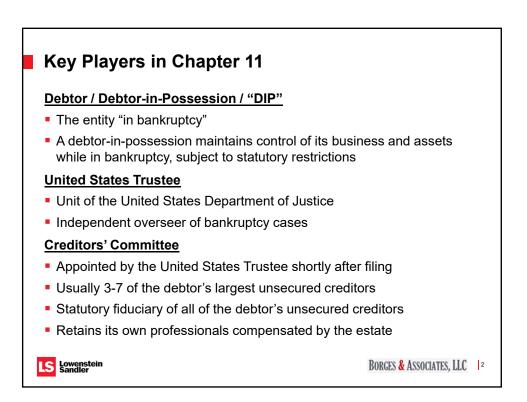
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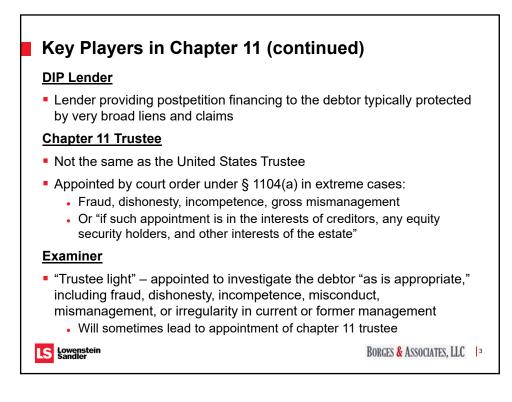
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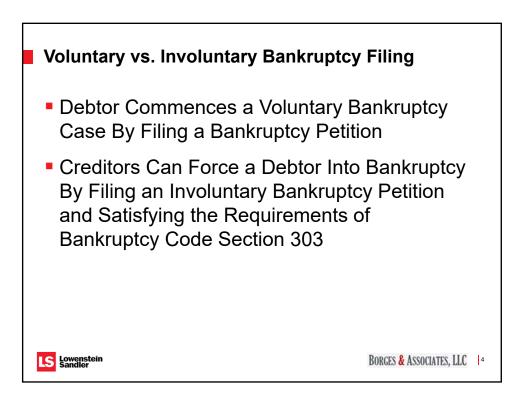


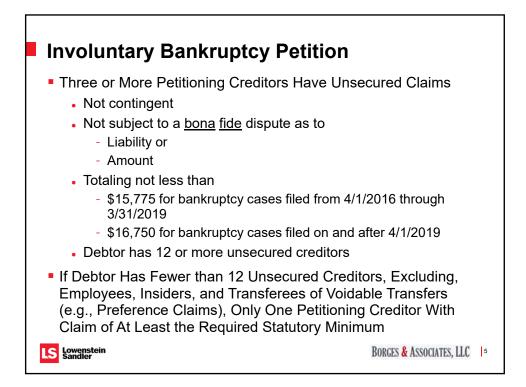
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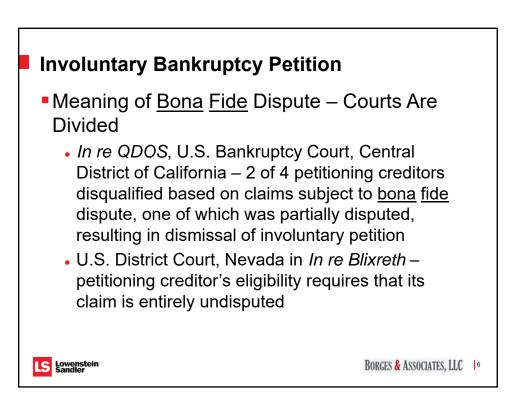


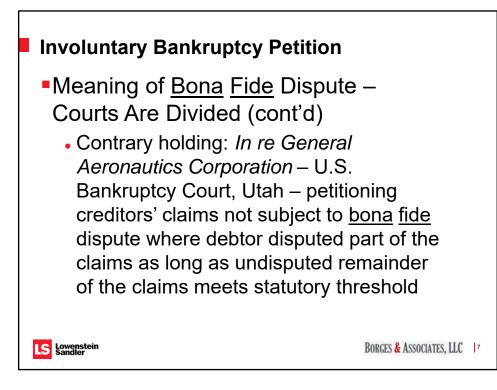


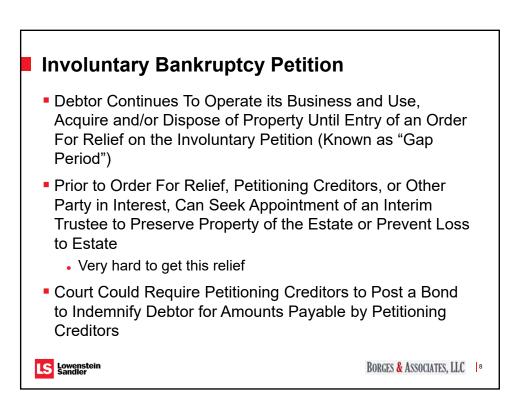


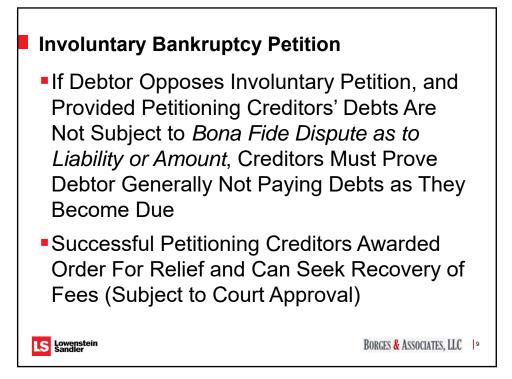


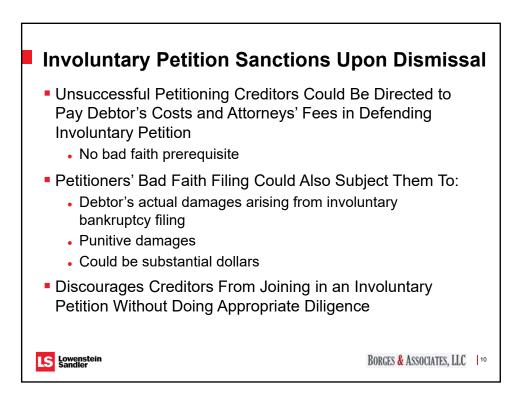


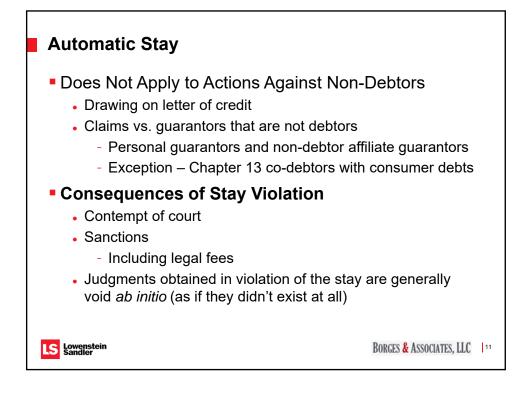


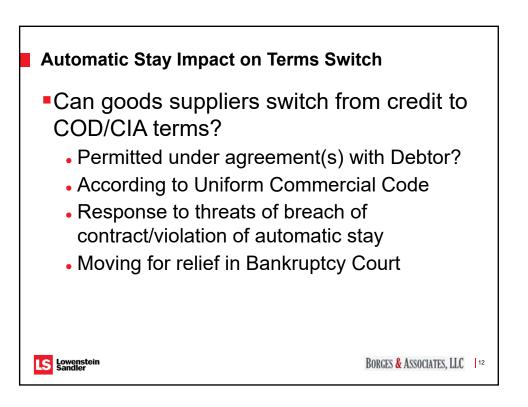


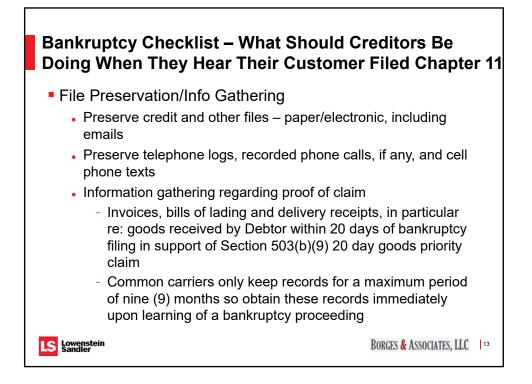


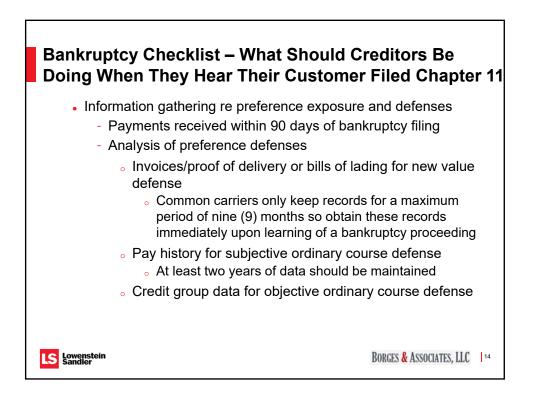


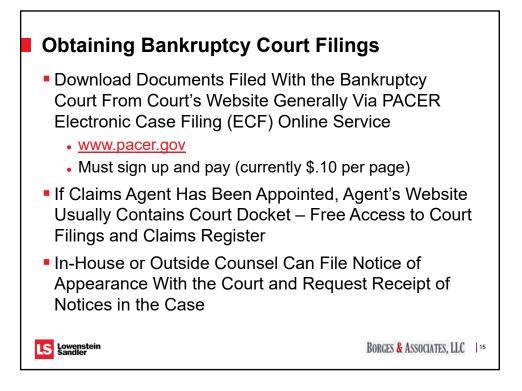


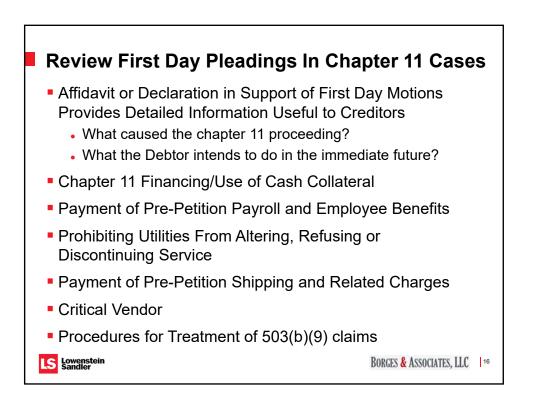


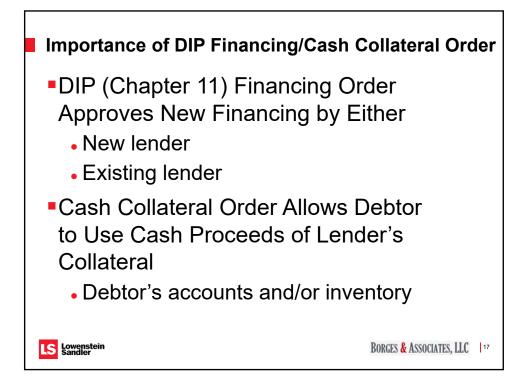


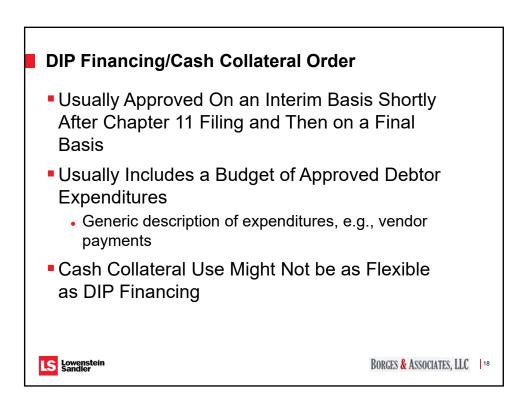


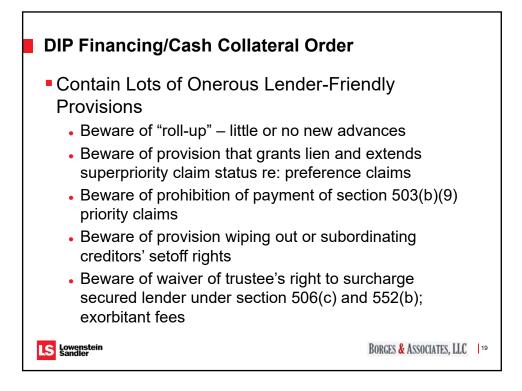


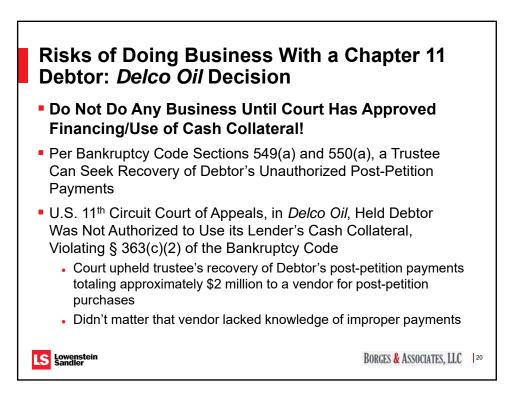


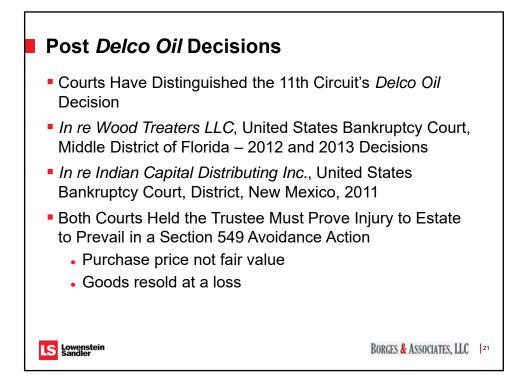


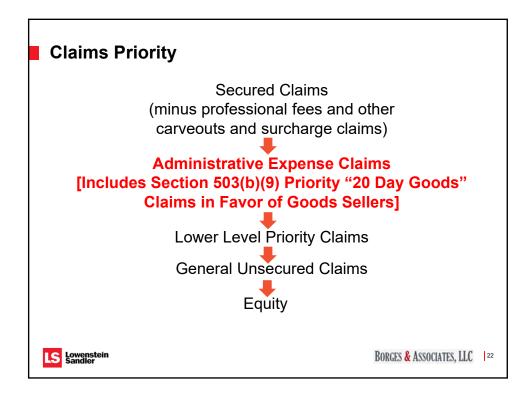


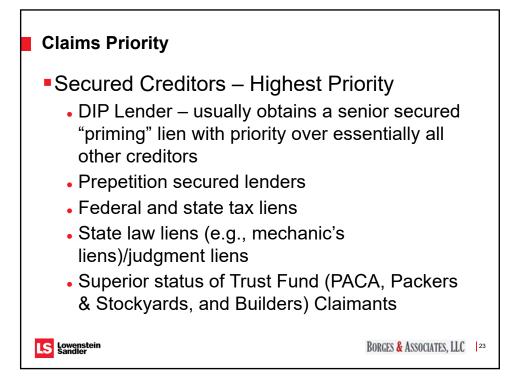


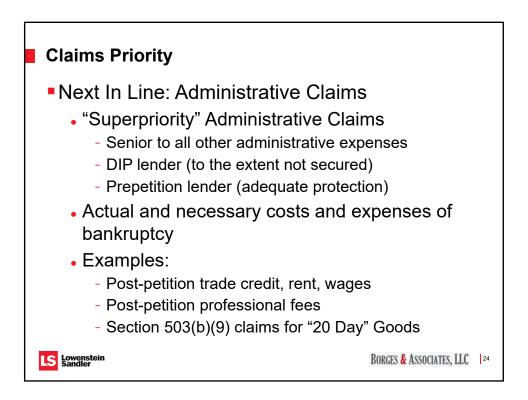


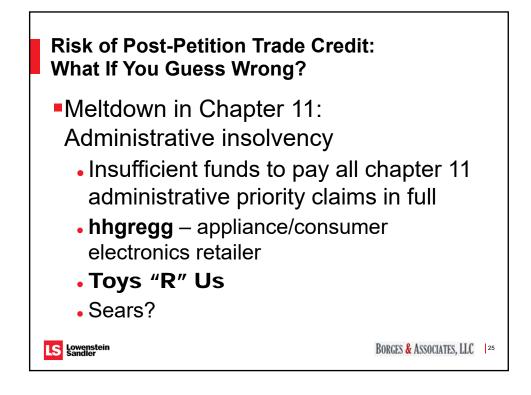


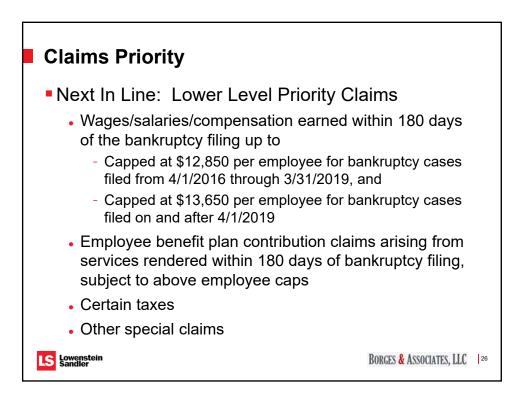


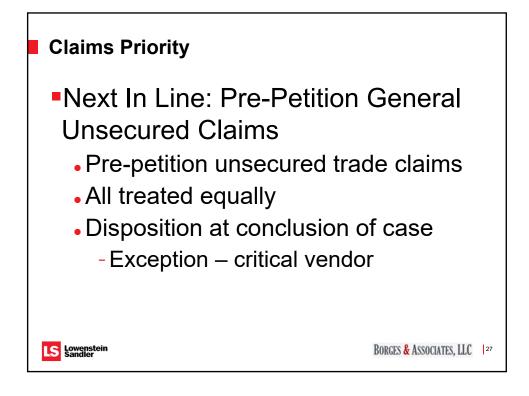


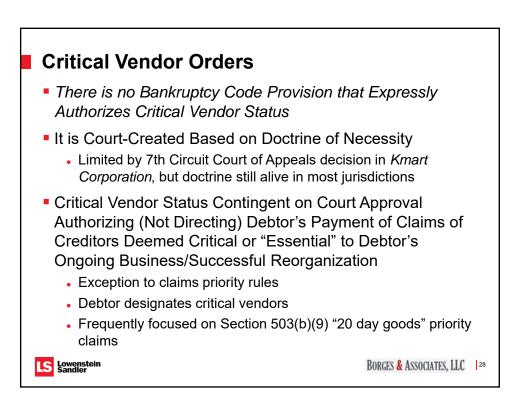


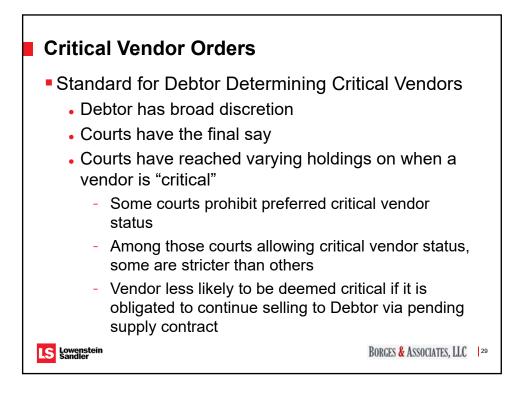


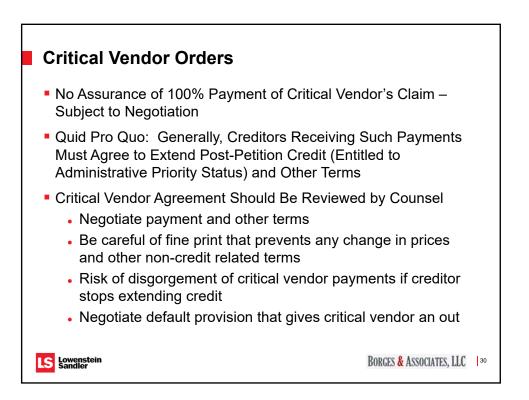


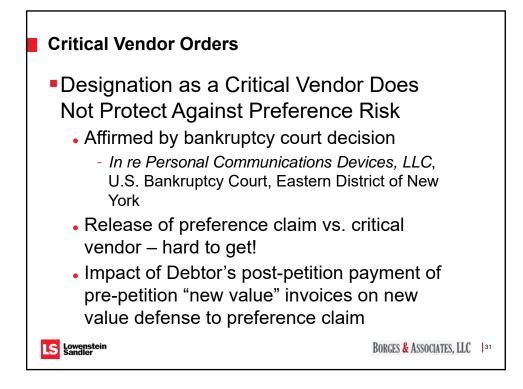


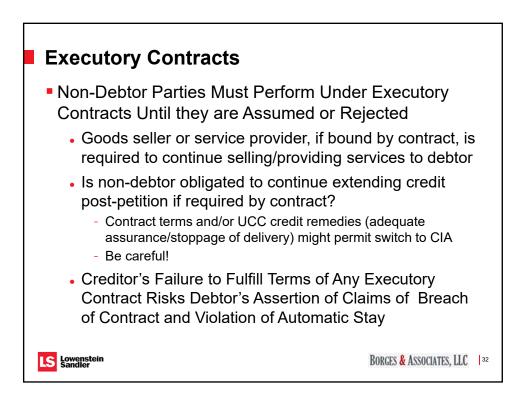


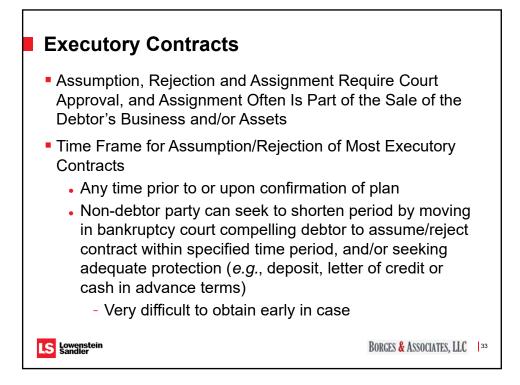


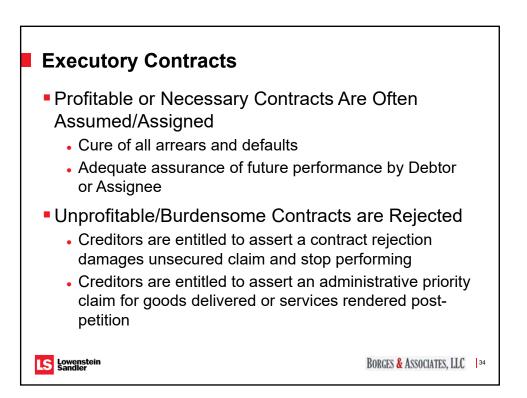


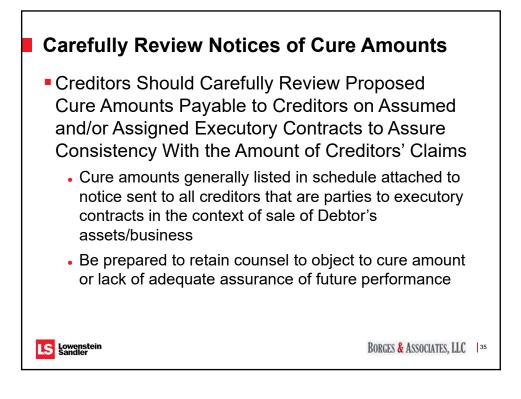


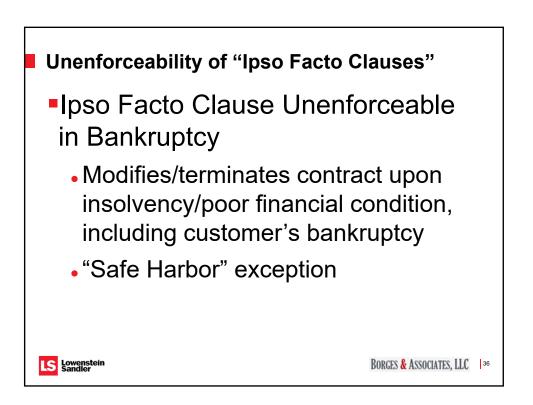


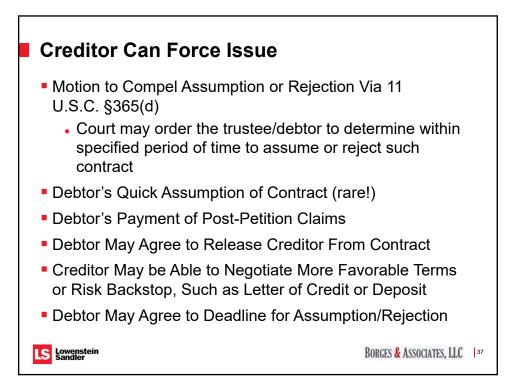


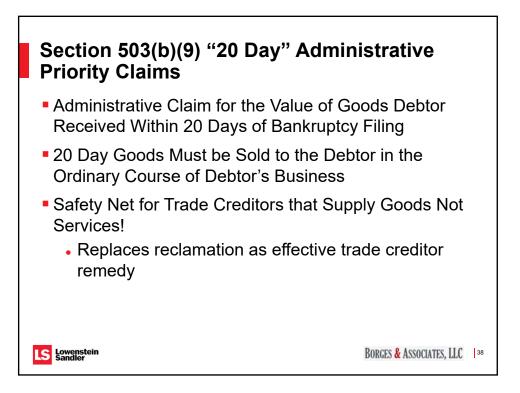


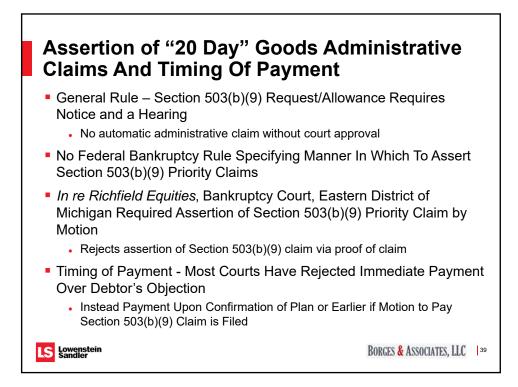


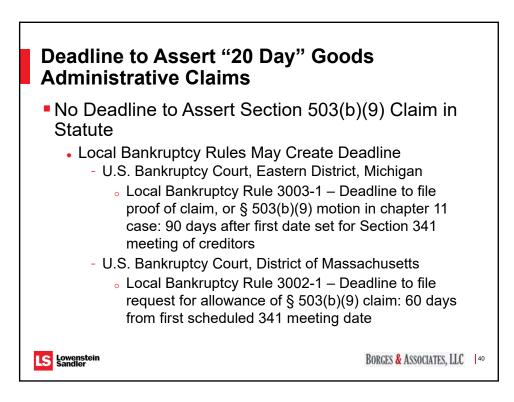


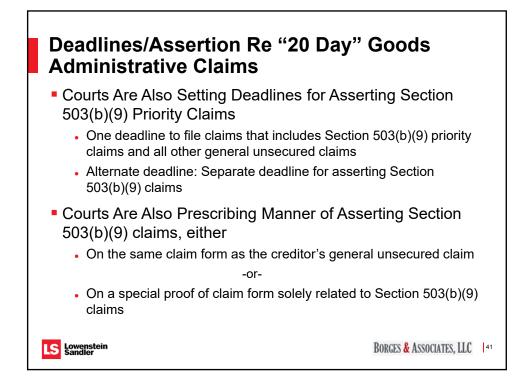


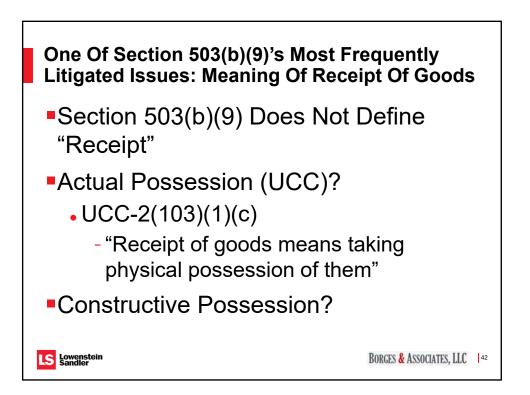






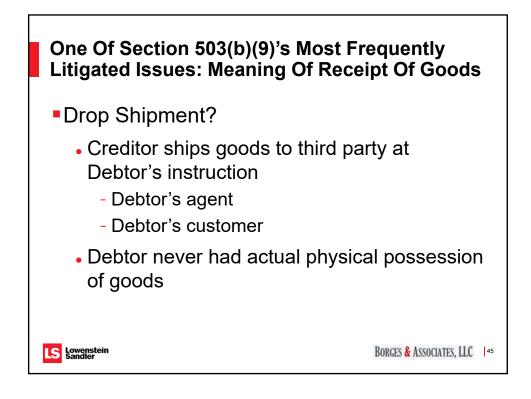


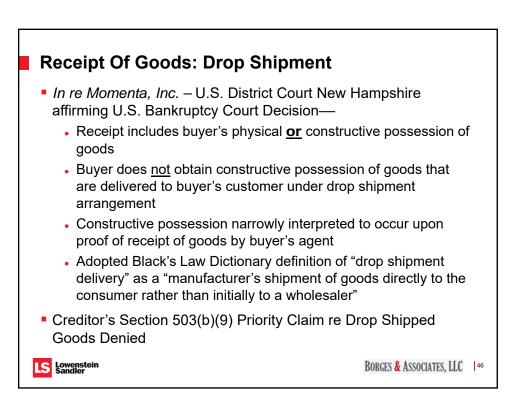


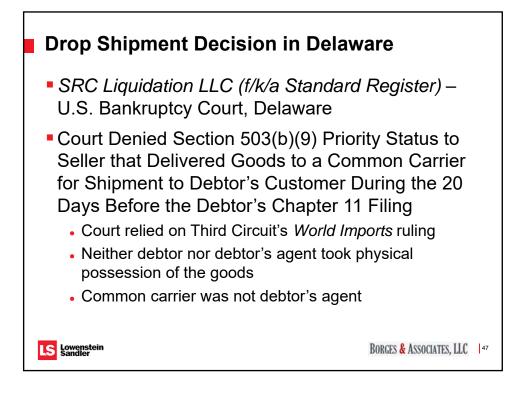


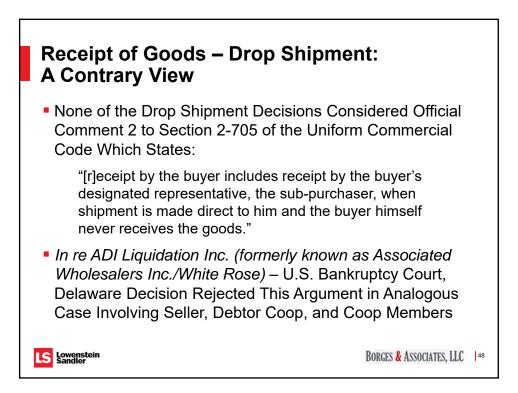




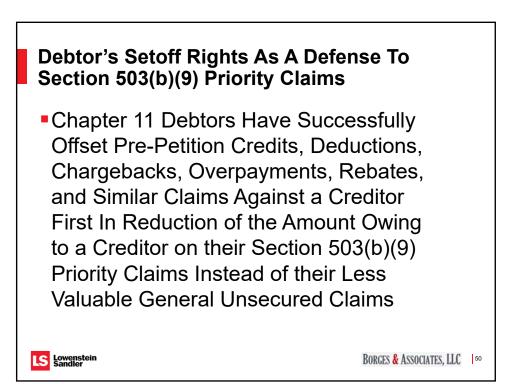


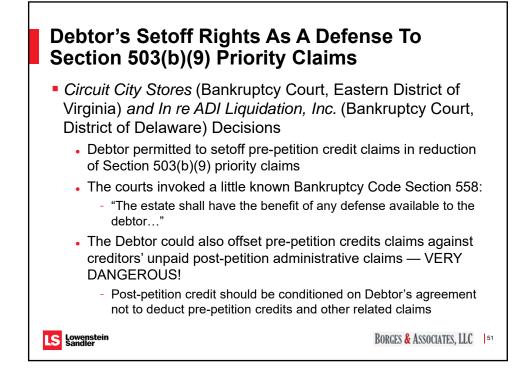


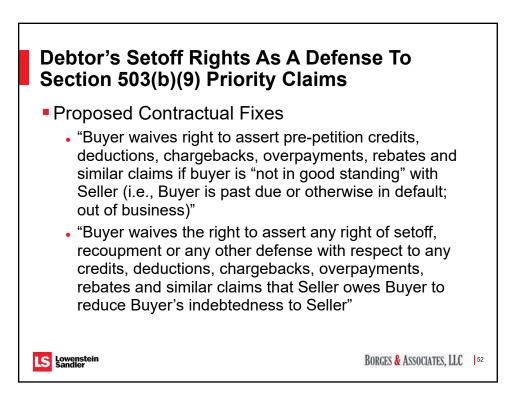


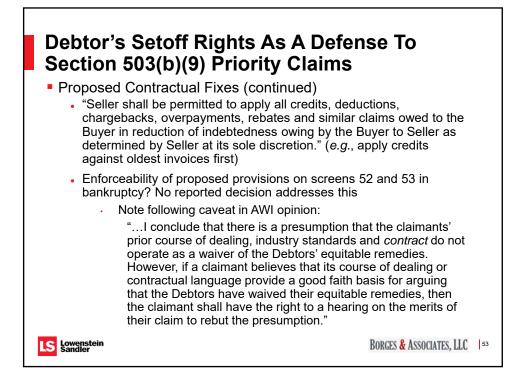


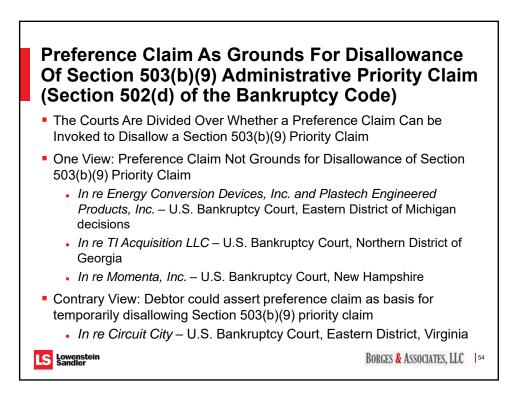


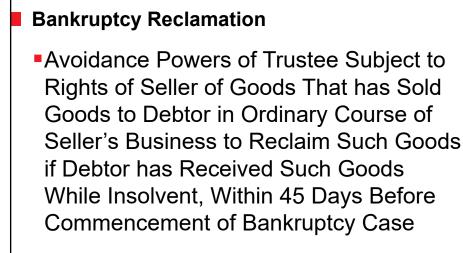




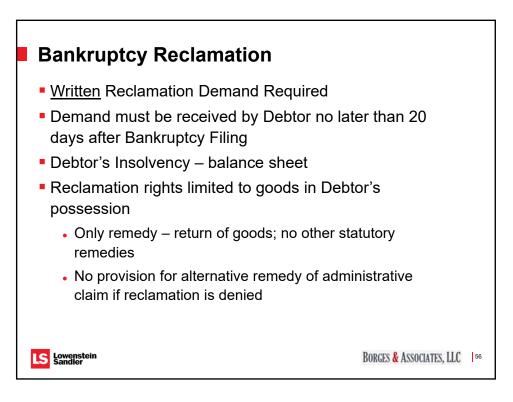


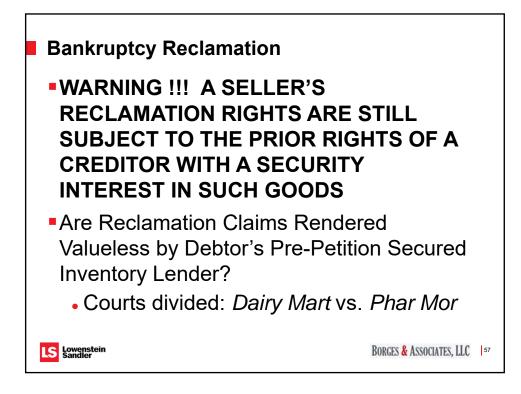


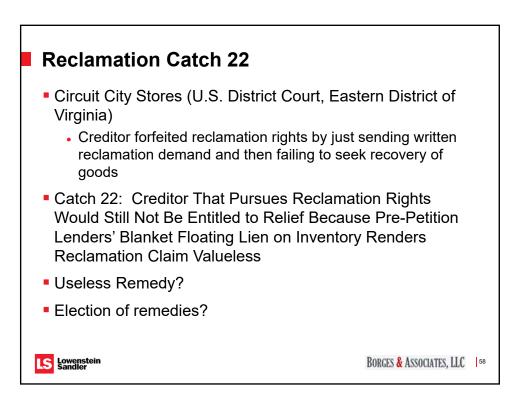


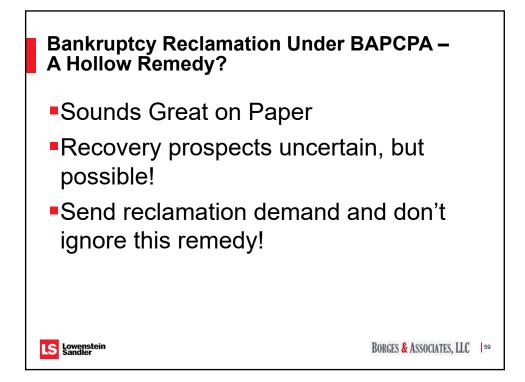


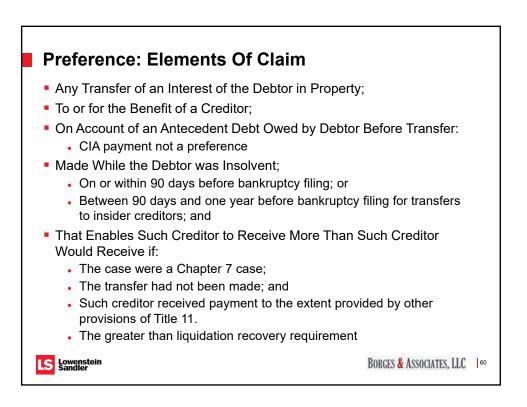
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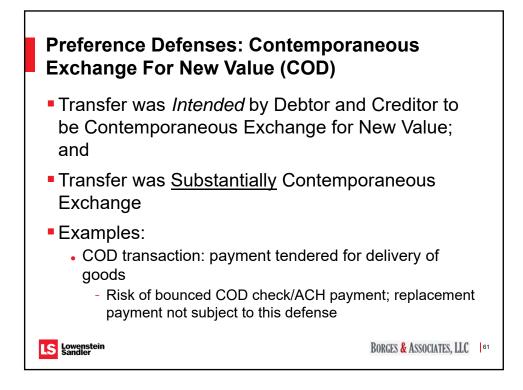


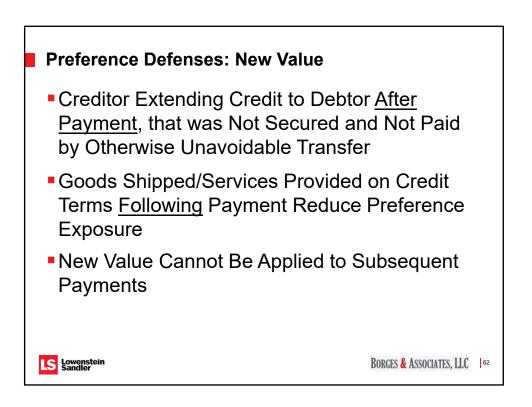


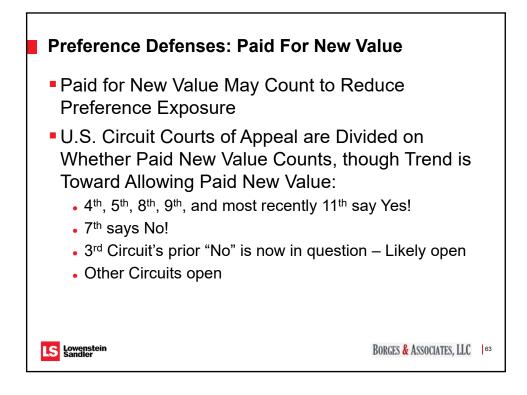


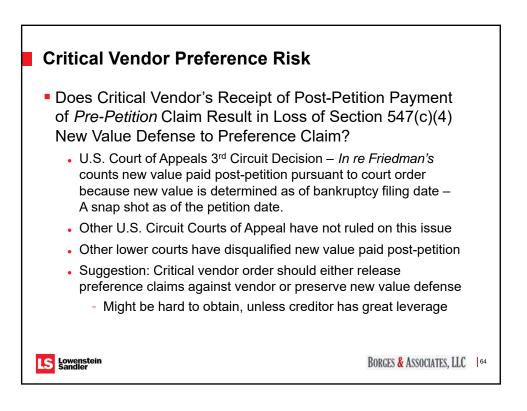


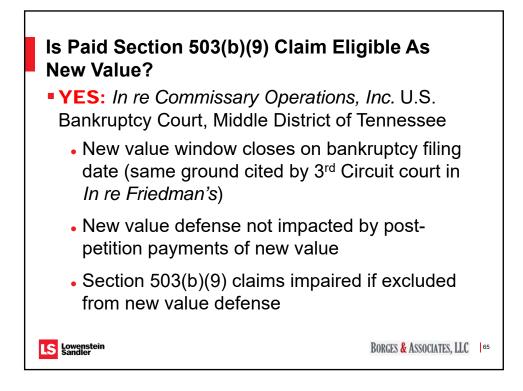


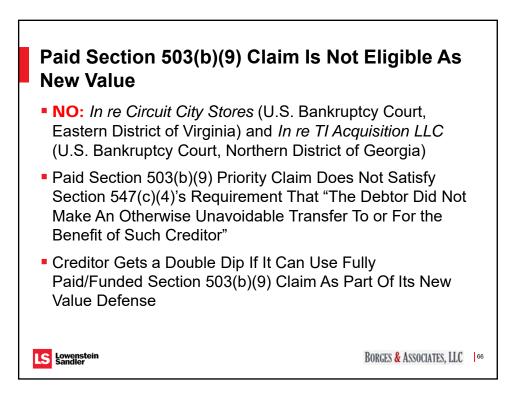


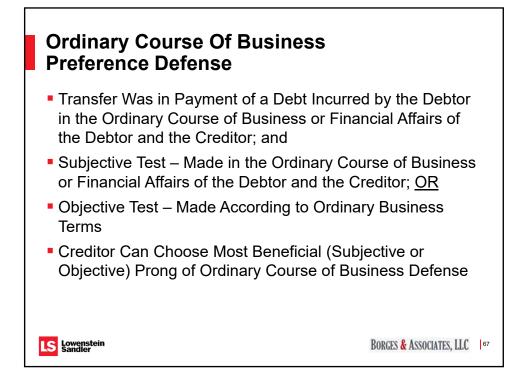


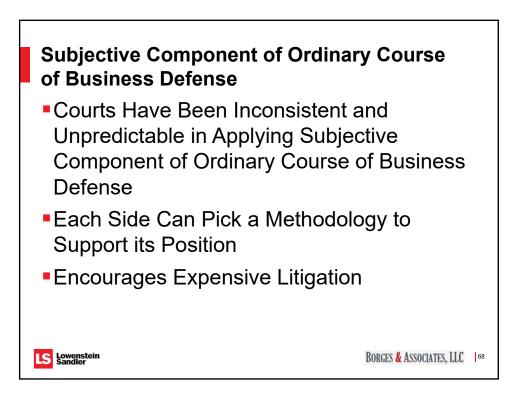


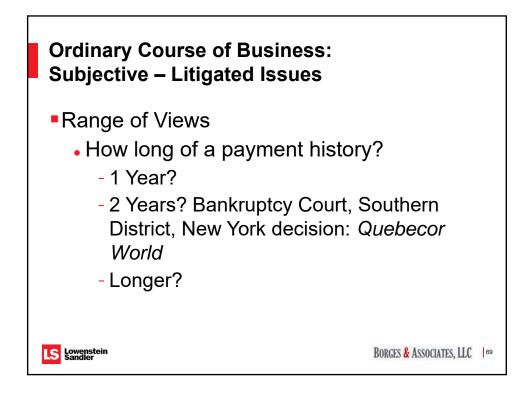


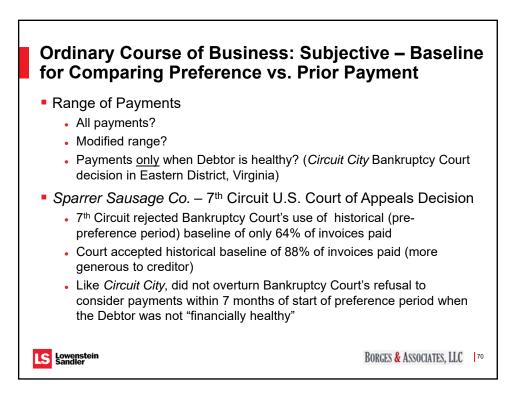


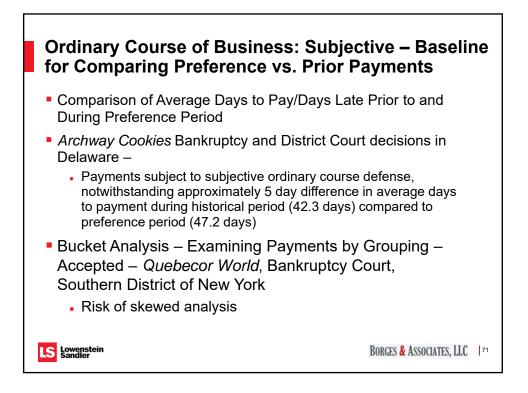


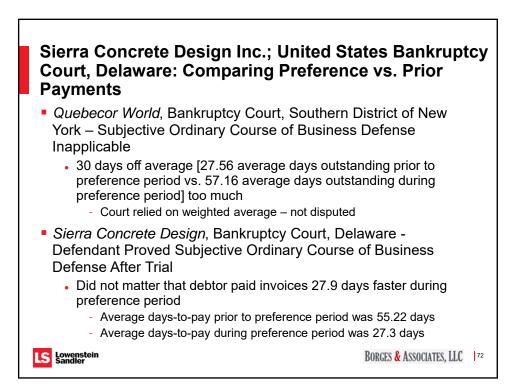


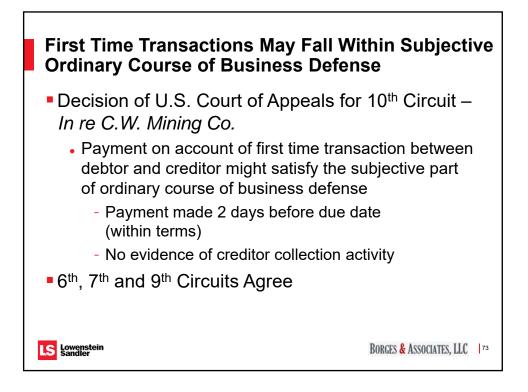


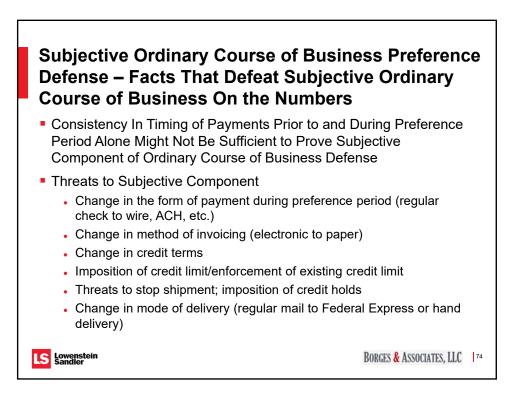


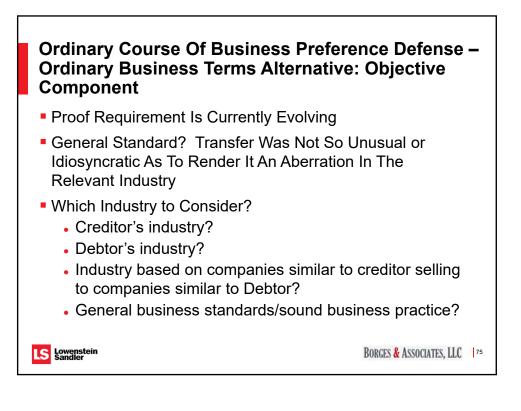




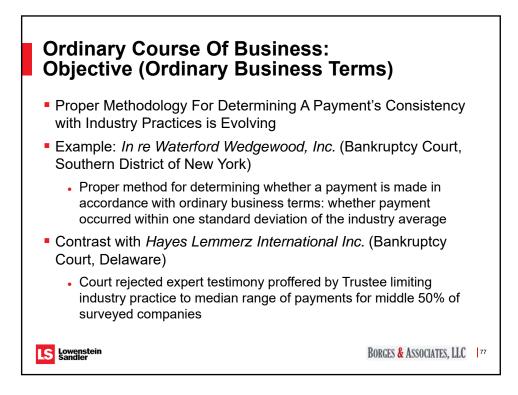


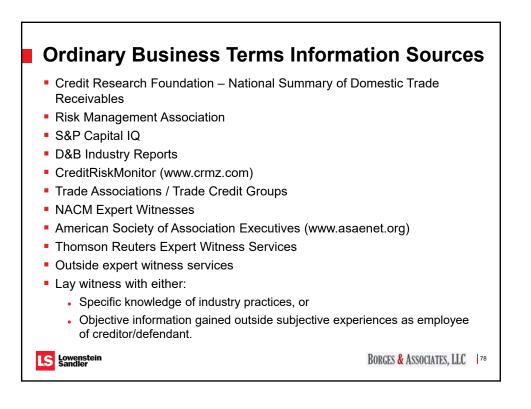


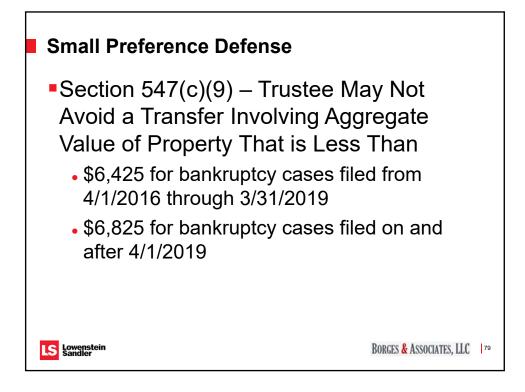


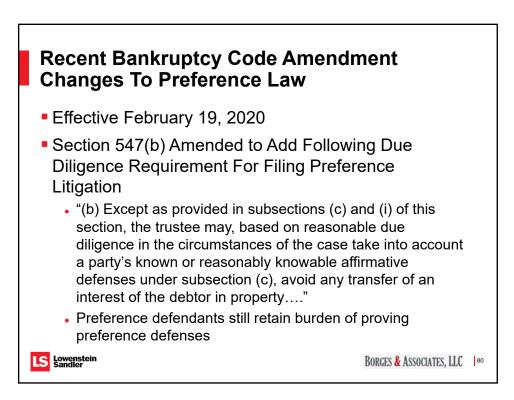


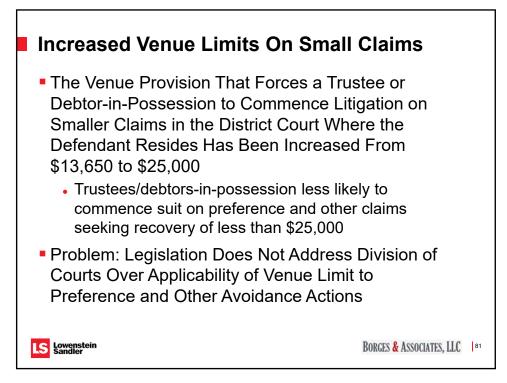


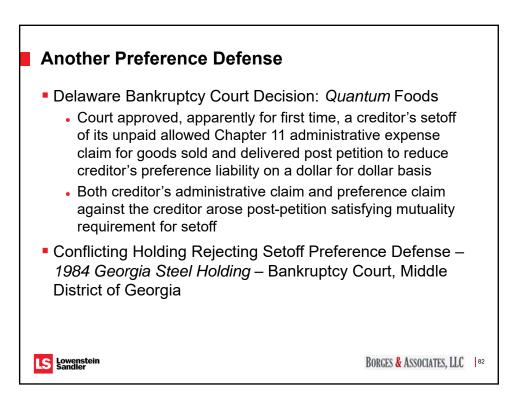


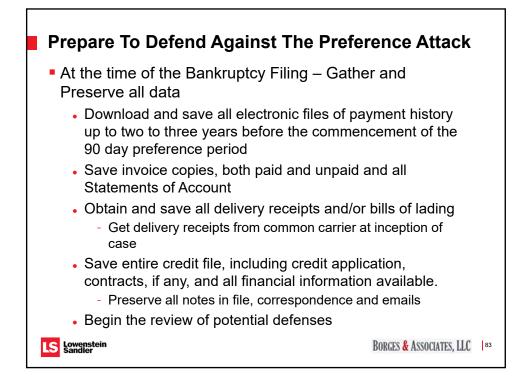


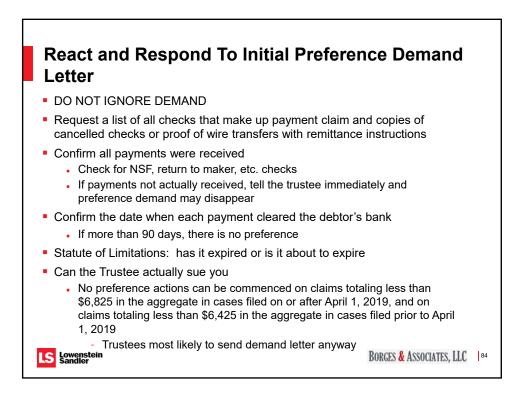


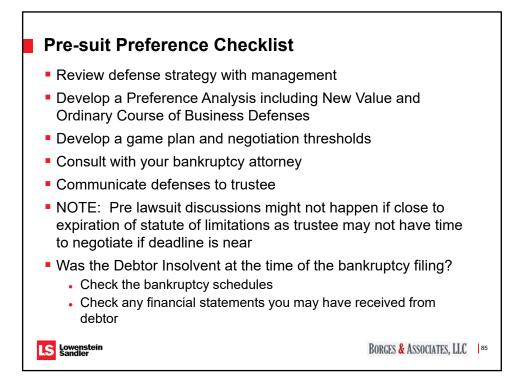


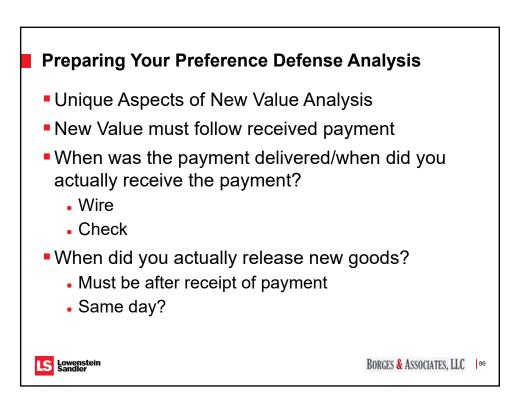


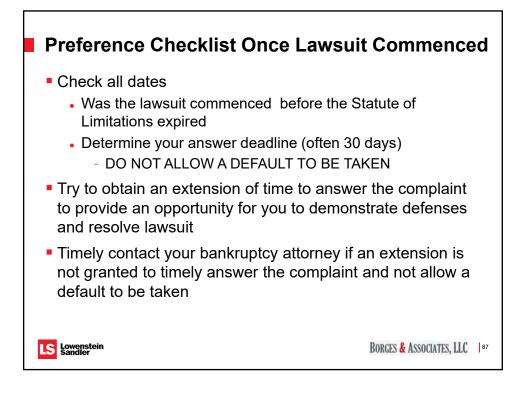


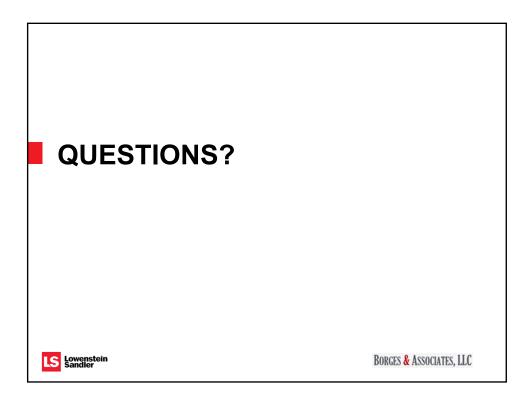












Wanda Borges, Esq. Borges & Associates, LLC

Tel: (516) 677-8200, x 225 E-mail: <u>wborges@borgeslawllc.com</u>

WANDA BORGES, ESQ. is the principal member of Borges & Associates, LLC, a law firm based in Syosset, New York. For more than thirty-five years, Ms. Borges has concentrated her practice on commercial litigation and creditors rights in bankruptcy matters, representing corporate clients and creditors' committees throughout the United States in Chapter 11 proceedings, out of court settlements, commercial transactions and preference litigation. She is a member and Past President of the Commercial Law League of America and has been an Attorney Member of its National Board of Governors, a Past Chair and current member of the Bankruptcy Section, a past member of the executive council of its Eastern Region and is currently the Immediate Past Chair of its Creditors' Rights Section. She is a member of several bar associations, including the American Bar Association and the American Bankruptcy Institute. Ms. Borges serves on its Board of Directors of the International Association of Commercial Collectors, of which her firm is an associate member. She is an internationally recognized lecturer and author on various legal topics including Bankruptcy Issues such as 503(b)(9) claims and preferences, the Uniform Commercial Code, ECOA, FCRA, antitrust law, and current legal issues such as Credit Card Surcharge issues and current proposed legislation that may impact trade credit grantors. Ms. Borges has authored, edited and continues to contribute to numerous publications including Thomson West's Enforcing Judgments and Collecting Debts in New York, NAB's book Out of the Red and into the Black, the BCCA's Credit & Collection Handbook, The Financial Manager, the CLLA's Commercial Law World Magazine. She has authored the treatise "Hidden Liens, Who is Entitled to What?" and NACM's Antitrust, Restraint of Trade and Unfair Competition: Myth Versus Reality. She is a contributing author to NACM's Manual of Credit and Collection Laws and Principles of Business Credit. She has co-authored The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 – An Overhaul of U.S. Bankruptcy Law, also published by the NACM and her article has "Uniform Voidable Transactions" Act (US) has been published by the British Law Journal Insolvency Intelligence. In November, 2010, Ms. Borges received the "Robert E. Caine Award for Leadership" from the Commercial Law League of America. In April 2015, Ms. Borges received a "Woman of Distinction" award from St. Catharine Academy, her high school alma mater. Ms. Borges has been included in the New York Super Lawyers - Metro Edition list (Bankruptcy & Creditor/Debtor Rights) each year since 2009.

BORGES & ASSOCIATES, LLC

Bruce S. Nathan

Partner – New York Bankruptcy, Financial Reorganization & Creditors' Rights

T: 212.204.8686 | F: 973.422.6851 Email: <u>bnathan@lowenstein.com</u>

Bruce S. Nathan is a partner in Lowenstein Sandler's Bankruptcy, Financial Reorganization & Creditors' Rights Department. Bruce has over more than 35 years' experience in the bankruptcy and insolvency field, and is a recognized national expert on trade creditor rights and the representation of trade creditors in bankruptcy and other legal matters. Bruce has represented trade and other unsecured creditors, unsecured creditors' committees, secured creditors, and other interested parties in many of the larger Chapter 11 cases that have been filed. Bruce also handles letters of credit, guarantees, security, consignment, bailment, tolling, and other agreements for the credit departments of institutional clients.

Among his various legal recognitions, Bruce received the Top Hat Award in 2011, a prestigious annual award honoring extraordinary executives and professionals in the credit industry. He was co-chair of the Avoiding Powers Committee that worked with the American Bankruptcy Institute's Commission to Study the Reform of Chapter 11 and also participated in ABI's Great Debates at their 2010 Annual Spring Meeting, arguing against repeal of the special BAPCPA protections for goods providers and commercial lessors, and was a panelist for a session sponsored by the American Bankruptcy Institute. He is a frequent presenter at industry conferences throughout the country, as well as a prolific author regarding bankruptcy and creditors' rights topics in various legal and trade publications.



Education

- University of Pennsylvania School of Law (J.D., 1980)
- Wharton School of Finance and Business (M.B.A., 1980)
- University of Rochester (B.A., 1976), *Phi Beta* Kappa

Bar Admissions

New York



Bruce S. Nathan

Partner – New York Bankruptcy, Financial Reorganization & Creditors' Rights

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