



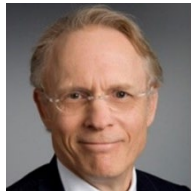
NACTT 58th Annual Seminar
July 26, 2023

CONSUMER BANKRUPTCY ROUNDTABLE DISCUSSION

Ensuring Debtors Achieve Bankruptcy Success in the 21st Century

Speaker Bios

12:00-1:00pm



Bill Rochelle joined the American Bankruptcy Institute in 2015 as its Editor-at-Large, writing every day on developments in consumer and reorganization law. For the prior nine years, he was the bankruptcy columnist for Bloomberg News. Bill got his undergraduate and law degrees from Columbia University, where he received Harlan Fiske Stone Scholar awards from the law school. Before turning to journalism, he practiced bankruptcy law for 35 years, including 17 years as a partner in the New York office of Fulbright & Jaworski LLP. In addition to writing, Bill travels the country for ABI, speaking to bar groups and professional organizations on hot topics in the turnaround community and trends in consumer bankruptcies.



Henry E. Hildebrand, III has served as Standing Trustee for Chapter 13 matters in the Middle District of Tennessee since 1982 and as Standing Chapter 12 Trustee for that district since 1986. He also is of counsel to the Nashville law firm of Belcher Sykes Harrington, PLLC. Mr. Hildebrand graduated from Vanderbilt University and received his J.D. from the National Law Center of George Washington University. He is a fellow of the American College of Bankruptcy and the Nashville Bar Foundation. He is Board Certified in consumer bankruptcy law by the American Board of Certification and serves on its faculty committee. He is Chairman of the Legislative and Legal Affairs Committee for the National Association of Chapter 13 Trustees (NACTT). He is on the Board of Directors for the NACTT Academy for Consumer Bankruptcy Education, Inc. and is an adjunct faculty member for the Nashville School of Law and St. Johns University School of Law. In addition, he served as a commissioner to the American Bankruptcy Institute's Commission on Consumer Bankruptcy.



Mary Beth Ausbrooks (J.D., 1996, University of Memphis). Mary Beth practices in Nashville and is the sole owner in the consumer debtor firm of Rothschild & Ausbrooks, PLLC. She is a Fellow of the American College of Bankruptcy. She also is a board certified Consumer Bankruptcy Specialist and has been certified as such by the American Board of Certification for whom she presently serves as President and serves on its Board of Directors. She has served as the Tennessee State Chair for the National Association of Consumer Bankruptcy Attorneys and as a member of its Board of Directors. Mary Beth has served as President, Vice-President and Secretary for the Middle Tennessee Association of Consumer Bankruptcy Attorneys. Mary Beth has been recognized as a Super Lawyer for many years. She has offered several presentations on best practices for consumer debtor attorneys and on other aspects of the consumer debtor practice. Mary Beth is admitted to practice in the state of Tennessee, District Court for the Middle District of Tennessee, the Sixth Circuit Court of Appeals and the United States Supreme Court.



Richardo I. Kilpatrick is the managing partner of Kilpatrick & Associates, P.C. in Auburn Hills, Mich., and specializes in creditors' rights and insolvency law while focusing on corporate, consumer and commercial litigation and bankruptcy, real property remedies for creditors, real property transactions and general corporate counseling. He is a past president of the American Bankruptcy Institute (ABI) and has served on the Board of Directors for the American College of Bankruptcy (ACB). Mr. Kilpatrick is a member of the State Bar of Michigan, the U.S. District Court for the Eastern and Western Districts of Michigan, the Sixth Circuit Court of Appeals and the U.S. Supreme Court. He was inducted as a Fellow into the American College of Bankruptcy in March 1999 and appointed to its Board of Directors in July 2001. In October 2008, Mr. Kilpatrick was invited to be a conferee at the National Bankruptcy Conference (NBC). As a member of the National Bankruptcy Conference, Mr. Kilpatrick worked with Judge Thomas Small on the NBC's Small Business Proposal, a portion of which was incorporated into the Small Business Reorganization Act of 2019. Mr. Kilpatrick also served as a member of the Judicial Conference Advisory Committee on Bankruptcy Rules from August 2011 to 2017 where he worked to directly craft, tweak, update, and change bankruptcy rules in an ongoing effort to improve the practice of bankruptcy for all involved. He is Board Certified in Consumer Bankruptcy Law by the American Board of Certification (ABC), and he received his B.A. in economics in 1973 from Harvard University and his J.D. in 1982 from the University of Michigan Law School. Mr. Kilpatrick has spoken at the National Conference of Bankruptcy Judges (NCBJ) and is a presenter at numerous seminars focusing on bankruptcy and collections presented by the Institute of Continuing Legal Education, faculty for the Norton Litigation Institute, PESI, ABI, NACTT, and NABT. He is an editor for Norton's Treatise on Bankruptcy and is adjunct professor at St. John's University Law School where he teaches a course on small business bankruptcies.

Jay L. Westbrook Professor Westbrook, Benno C. Schmidt Chair of Business Law at the University of Texas School Of Law, formerly a partner in the firm of Surrey & Morse (now part of Jones, Day) in Washington, D.C., before joining the UT faculty in 1980. He is senior editor and co-author of *A GLOBAL VIEW OF BUSINESS INSOLVENCY SYSTEMS* (Martinus Nijhoff 2010), and co-author of *THE LAW OF DEBTORS AND CREDITORS* (Aspen 8th Ed. 2022). With Elizabeth Warren and Teresa Sullivan, he co-authored *AS WE FORGIVE OUR DEBTORS* and *THE FRAGILE MIDDLE CLASS*. He is a member of the American College of Bankruptcy and the National Bankruptcy Conference. He has twice been named as the Outstanding Teacher at Texas.





Hilary B. Bonial is the Managing Director of Bonial & Associates, P. C. a default services law firm headquartered in Dallas, Texas. Born in Natchitoches and raised in Central Louisiana, Hilary joined Brice Legal Group in 1999. The law firm which now bears her name has been a leader in representing creditors for almost 30 years. Hilary often speaks about her love of Bankruptcy Law throughout the nation and is a regular at industry events. In her spare time, she is a boating and BBQ enthusiast. Member of the Louisiana State Bar 1996, Texas State Bar 2006, Board Certified in Consumer Bankruptcy by the American Board of Certification and the Louisiana Board of Specialization. Bonial & Associates, P.C. is a diverse law firm as certified by the WBENC as a woman owned business and by the NGLCC as an LGBT owned business.



The Honorable Ronald B. King currently serves as United States Bankruptcy Judge for the Western District of Texas in San Antonio, on recall since November 2021, following his retirement. He received a Bachelor of Arts in Political Science with High Honors from Southern Methodist University in 1974 and a Juris Doctor with High Honors from the University of Texas School of Law in 1977. Straight out of law school, he was a Briefing Attorney for Justice James G. Denton at the Supreme Court of Texas. He began the practice of law with the firm of Foster, Lewis, Langley, Gardner & Banack, Incorporated and became a Shareholder in 1982. In 1988 he was appointed to the bench as United States Bankruptcy Judge for the Western District of Texas and became Chief Judge in 2006. From 2014-2016 he served as Founding President for The Honorable Larry E. Kelly Bankruptcy American Inn of Court. He is a member of the San Antonio Federal Bar Association; San Antonio Bar Association; San Antonio Bankruptcy Bar Association; and the National Conference of Bankruptcy Judges. Honors include: Phi Beta Kappa; Order of the Coif; Phi Delta Phi; and Life Member of the Texas Parent Teacher Association.