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Judgment Enforcement in Arizona

Phoenix, AZ • April 2, 2014

Faculty

Moderator:

Michael R. King, *Gammage & Burnham, P.L.C.*

Kevin J. Blakley, *Gammage & Burnham, P.L.C.*

Stanley M. Hammerman, *Hammerman & Hultgren, P.C.*

For more information about our speakers, go to www.lorman.com/ID392602.

Learn how to turn your judgment into money.

The economy is struggling, and consumers and businesses are feeling the pinch. Don't get caught in the crunch – attend this seminar and learn valuable strategies for collecting money and avoiding liability.

It's true that anyone *can* do collection work ... but to do it *properly*, you need to know more than the raw mechanics. At this seminar you will learn the practical techniques you can use to collect from even the most elusive of debtors. Make sure your client is the one among many creditors the debtor actually *pays* – register today for this one-of-a-kind learning opportunity.

Benefits for You

- Steer clear of collection problems and enforce a judgment without worry
- Successfully avoid costly violations of the Fair Debt Collection Practices Act
- Know what to do when a debtor files for bankruptcy
- Determine what property can be executed against – and what's exempt

Continuing Education Credit

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For more detailed CE credit information, visit us at www.lorman.com/ID392602 or contact us at 866-352-9540.

Learning Objectives

- You will be able to identify how to find a debtor and how to find the assets.
- You will be able to discuss ethics in collections.
- You will be able to describe exemptions of the debtor.
- You will be able to discuss bankruptcy issues.



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Seminar Agenda

8:30 AM - 9:00 AM

Registration

9:00 AM - 9:45 AM

Finding the Debtor and Finding the Assets

— Michael R. King

- Knowing the Debtor
 - Identifying and Locating the Debtor
 - The Debtor's Financial Position
- Fair Credit Reporting Act
 - Developing Regulations and Case Law
- Public Records Research

9:45 AM - 10:00 AM

Break

10:00 AM - 10:30 AM

Discovery of Assets Through Court Proceedings - Judgment Debtors Examination

— Stanley M. Hammerman

- Who Is a Judgment Debtor?
- Before Starting Legal Proceedings
- Informal Interview
- Judgment Debtors Examination

10:30 AM - 11:45 AM

Ethical Collections Pursuant to the FDCPA

— Stanley M. Hammerman

- Purpose of the FDCPA
- What Is Considered Abusive?
- History of the Act
- Who Is Covered/Excluded?
- Requirements/Prohibited Representations
- Civil Liability for Noncompliance
 - Damages/Attorneys' Fees
- How to Avoid Liability
- Recent Trends

Ethics in Collections

- Ethical Considerations
- Communication With the Client
- Debt Resolution Companies vs. Credit Counselors

11:45 AM - 12:45 PM

Lunch (On Your Own)

12:45 PM - 1:30 PM

Garnishment

— Kevin J. Blakley,
Stanley M. Hammerman and
Michael R. King

- Earnings Garnishments
- Nonearnings Garnishments
- Special Issues With Regard to Certain Assets

1:30 PM - 1:45 PM

Charging Orders Against Partnerships and Limited Liability Companies

— Kevin J. Blakley and Michael R. King

1:45 PM - 2:30 PM

Executions Against Real and Personal Property

— Kevin J. Blakley and Michael R. King

- General Execution
- Special Execution
- Special Situations
 - Real Estate
 - Stock Certificates and Securities
 - Promissory Notes
 - Safe Deposit Boxes
 - Livestock
 - Others

2:30 PM - 2:45 PM

Break

2:45 PM - 3:00 PM

Exemptions of the Debtor

— Kevin J. Blakley

3:00 PM - 4:00 PM

Bankruptcy Issues

— Kevin J. Blakley

- Automatic Stay – Scope and Limitations
- Co-Obligors
- Discharge and Dischargeability Issues
- Avoidable Transfers
- Trustees as Debt Collectors
- State Court Judgments and Bankruptcy
- Failed Workouts
- Involuntary Petitions

4:00 PM - 4:30 PM

Panel Discussion

— Kevin J. Blakley,
Stanley M. Hammerman and
Michael R. King

Presented By:

Kevin J. Blakley

- Partner at Gammage & Burnham, P.L.C.
- Practices in health care reimbursement, commercial litigation, creditors' rights and bankruptcy
- Former chairman of the State Bar of Arizona's Creditor/Debtor's Rights Committee

Stanley M. Hammerman

- Partner at Hammerman & Hultgren, P.C.

- Has practiced collection law since 1975
- Speaks at numerous seminars on collection and FDCPA

Michael R. King — Moderator

- Founding partner of Gammage & Burnham, P.L.C., in Phoenix
- Practiced bankruptcy, creditor's rights and collection law for more than 30 years
- Longtime member and active participant of the National Association of Credit Managers

For a complete list of accomplishments, visit www.lorman.com/ID392602.

Register at www.lorman.com/ID392602 or call 866-352-9539

Yes!
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Phoenix, AZ • April 2, 2014 • Seminar ID: 392602

Purchase Options – Check All That Apply

- Yes!** I would like to attend – \$329 (includes free manual with attendance)
 Add a CD recording of this program – \$99*
 Bring a colleague – \$229 per each additional registrant

I am unable to attend, please send me:

- CD/Manual Package – \$349* Manual Only – \$119*

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How Do I Register?

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WEBSITE: www.lorman.com/ID392602
TELEPHONE: 866-352-9539
FAX: 715-833-3953
MAIL: Mail this form with payment to:
Lorman Education Services
Dept. 5382, P.O. Box 2933
Milwaukee, WI 53201-2933

Where Is It?

Homewood Suites by Hilton
Phoenix Airport South
4750 East Cotton Center Boulevard
Phoenix, Arizona
602-470-2100

Who Should Attend?

This seminar is designed for attorneys, credit and collections managers, presidents, vice presidents, commercial lending professionals, turnaround managers, accountants, CEOs, CFOs and nontraditional lenders.

GENERAL INFORMATION:

- This seminar may be recorded by Lorman Education.
- If you need special accommodations, please contact us two weeks in advance of the program.
- Lorman Education Services is not approved to offer self-study CPE credit for accountants; therefore, no CPE will be given for this program if ordered as a self-study package.

CANCELLATIONS: Substitute registrants can be named at any time. A full refund, less a \$20 service charge, will be given if notification is given six or more business days in advance. Notification of less than six business days will result in a credit that can be applied to any Lorman products or services. If you do not cancel or attend, you are responsible for the entire payment.

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