



# Bankruptcy Nuts & Bolts CLE

Friday, April 17, 2026

Registration: 1:00 pm – 1:30 pm, Program: 1:30 pm – 3:30 pm  
United States Bankruptcy Court | 151 West Street, Rutland | 2<sup>nd</sup> Floor Courtroom

Join us for a lively, very practical discussion of Consumer Bankruptcy Practice in Vermont!

Whether you're new to bankruptcy law, looking for a refresher, or a state court practitioner curious about how bankruptcy may affect your clients, this program will provide a clear and useful overview. Our panel will walk through the essentials of Chapters 7, 11, 12, and 13, highlighting key concepts, important deadlines, common pitfalls, and practical tips for navigating filings and court hearings.

Using real-world examples and scenarios, we'll focus on the issues practitioners actually encounter and answer your questions along the way. Come learn, share perspectives with colleagues, and leave with practical tools you can use right away.

## Panel Members

Heather Z. Cooper, United States Bankruptcy Judge, District of Vermont  
Andrea E. Celli, Chapter 12 & 13 Trustee, Northern District of New York and District of Vermont  
Raymond J. Obuchowski, Esq., Chapter 7 Trustee, District of Vermont  
Ryan M. Long, Esq., Primmer Piper Eggleston & Cramer, Burlington, Vermont  
Greg Fox, Esq., Vermont Legal Aid, Montpelier, Vermont  
Marc S. Erlich, Esq., Erlich Law Firm, Troy, New York

## Topics: The Who, What, When Where and Why

Overview of Consumer Bankruptcy	Initial Client Interview & Screening-
Pre-Filing Due Diligence	Preparing the Petition, Schedules & Statements
Filing the petition	Asset Redemption
The role of the UST	Reaffirmation of Debt
The roles of the 7,12 and 13 Trustees	The Chapter 13 Plans -Who gets paid and how
Exemptions	Court Appearances in Rutland and Burlington
Claims - Filing Proofs and Objecting	Adversary Proceedings & Contested Matters
Discharge vs Dismissal	Client relations after bankruptcy
Common Pitfalls for Practitioners	Ethics & Professional Responsibility

This seminar is FREE but space is limited, and 2.0 general CLE credits will be earned for attending.  
To register, please send an email to: [Lisa.Clifford@vtb.uscourts.gov](mailto:Lisa.Clifford@vtb.uscourts.gov)