

# Felicia S. Turner



**Felicia S. Turner** became the deputy executive director of the American Bankruptcy Institute in September 2007. Immediately prior to that, she was the U.S. Trustee for Regions 20 and 21, managing 12 offices covering 13 federal judicial districts and four federal circuits in Georgia, Florida, Puerto Rico, the U.S. Virgin Islands, Oklahoma, Kansas and New Mexico. She oversaw the coordination of the U.S. Trustee offices' participation in bankruptcy cases under all chapters to preserve the integrity of the judicial system, including the development and implementation of policy and ensuring regional and national consistency in and appropriateness of the federal government's legal positions. Prior to her appointment in 2003 as the U.S. Trustee for Region 21, Ms. Turner was a partner in the Atlanta-based law firm of Troutman Sanders, LLP, where she was a member of the bankruptcy practice group and the litigation section, mainly representing creditors and debtors in chapter 11 cases. Before joining Troutman Sanders in 1999, she practiced with Sullivan, Mountjoy, Stainback & Miller, PSC, in Owensboro, Ky., where her work ranged from representing debtors and creditors in consumer cases to serving as debtor-in-possession counsel for Big Rivers Electric Corporation. Ms. Turner is a frequent panelist and speaker at ABI and bar meetings all over the country and served on the ABI's Caribbean Insolvency Symposium Advisory Board. During 2005 she served on the U.S. Trustee Program's committee for implementation of the provisions of BAPCPA. Until taking her new position, she also served on the National Conference of Bankruptcy Judges' liaison committee with the U.S. Trustee Program. Ms. Turner received her law degree from Duke University School of Law in Durham, N.C., in 1994 and her undergraduate degree in mathematics *magna cum laude* from DePauw University in Greencastle, Ind. in 1991.

# Hon. David Winston Houston III



**Hon. David Winston Houston III** is a U.S. Bankruptcy Judge for the Northern District of Mississippi in Aberdeen. Prior to his appointment, Judge Houston was employed as a special agent with the Federal Bureau of Investigation, was a partner at Houston, Chamberlin and Houston in Aberdeen, was a former assistant district attorney for the First Circuit Court District of Mississippi, and a former municipal judge. He is a member of ABI and previously served on its Board of Directors, and is a member of the Mississippi State and First Judicial District Bar Associations. He is also a Fellow of the Mississippi Bar Foundation Inc. and the American College of Bankruptcy. Additionally, Judge Houston has been a visiting bankruptcy judge in Southern District of Mississippi, Northern, Southern and Western Districts of Texas and the Middle District of Louisiana. He earned his B.B.A. at the University of Mississippi and his J.D. at the University of Mississippi Law School.

# Alane A. Becket



**Alane A. Becket** is a managing partner at Malvern, Pa.-based Becket & Lee LLP, where she specializes in representation of creditors in bankruptcy matters, primarily consumer lenders and debt purchasers. She is admitted to practice in Pennsylvania and New Jersey and has represented creditors and debt purchasers in commercial and bankruptcy matters and Fair Debt Collection Practices Act (FDCPA) defense. Ms. Becket is a member of the Conferences of Chapter 13 Trustees, Bankruptcy Trustees, Consumer Bankers, DBA International, Retail Collection Attorneys and ABI, serving as a contributing editor for the ABI Journal's Consumer Corner and Last in Line columns, editor of ABI's Consumer Committee's electronic newsletter and an advisor to the Consumer Education Center on ABIWorld. She has written and lectured extensively on consumer collection and bankruptcy practices, and, most recently, on the effect of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 on unsecured creditors. Ms. Becket graduated from Pennsylvania State University and Widener University School of Law.

# Debra L. Miller

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# Tara Twomey



**Tara Twomey** is of counsel to the National Consumer Law Center in Carmel, Calif., and the Amicus Project Director for the National Association of Consumer Bankruptcy Attorneys. She has also served as a lecturer in law at Stanford Law School, Harvard Law School and Boston College Law School. Ms. Twomey is a former clinical instructor at the Hale and Dorr Legal Services Center of Harvard Law School, where her practice focused in part on sustainable homeownership for low- and moderate-income homeowners, including foreclosure prevention and chapter 13 bankruptcy. Ms. Twomey is a contributing author of several books published by the National Consumer Law Center, including *Foreclosures: Defenses, Workouts and Mortgage Servicing*. She also contributes to the *Collier Bankruptcy Practice Guide*. Ms. Twomey earned her J.D. from Boston College Law School summa cum laude and received her undergraduate degree from the University of California, San Diego. After law school, she served as a law clerk for Chief Justice Herbert P. Wilkins of the Massachusetts Supreme Court. Subsequently, she received a two-year Skadden Fellowship to work at the Legal Services Center of Harvard Law School.