

William J. Amann is an attorney with Sheehan, Phinney, Bass & Green in Manchester, N.H., where his practice focuses primarily on bankruptcy litigation and transactional real estate-related litigation. He has served as lead counsel for many national and regional secured creditors in chapter 7, 11 and 13 bankruptcy cases in Massachusetts and New Hampshire. Mr. Amann is admitted to practice before the Massachusetts and New Hampshire State Bars, the Federal District Courts for Massachusetts and New Hampshire and before the U.S. Bankruptcy Courts for the Districts of Massachusetts and New Hampshire. He is a member of ABI and is a contributing editor to the New Hampshire Bar Association's article series "The New Hampshire Supreme Court - At a Glance." Mr. Amann received his B.A. from Saint Anselm College and his J.D. from the Massachusetts School of Law.

Patricia Antonelli is a partner of Partridge Snow & Hahn LLP in Providence, R.I., a full-service business law firm with offices also in Warwick, R.I., Boston and New Bedford, Mass. She is the chair of the firm's Mortgage Banking Consumer Finance Practice Group and a member of its Creditors' Rights Practice Group. She advises both bank and non-bank financial institutions on all aspects of federal, Massachusetts and Rhode Island regulatory compliance consumer finance matters. She also represents loan servicers and mortgage holders in foreclosure and bankruptcy actions and is admitted to practice in Rhode Island and Massachusetts. Ms. Antonelli is a member of the Boston Bar Association's Bankruptcy Law Section, ABI, Turnaround Management Association and International Women's Insolvency and Restructuring Confederation. She is also a member of the Rhode Island and Massachusetts Mortgage Bankers Associations. Ms. Antonelli is a frequent speaker and author of consumer compliance, mortgage banking, foreclosure and bankruptcy topics. She is an instructor for the Rhode Island Mortgage Bankers Association's loan officer licensing program and is certified as a creditors' rights specialist by the American Board of Certification. She graduated from Boston College in 1986 and received her J.D. from Suffolk University Law School in 1989.

Hon. J. Michael Deasy is a U.S. Bankruptcy Judge for the District of New Hampshire in Manchester and a member of the Bankruptcy Appellate Panel for the First Circuit. Prior to his appointment to the bench in March 1999, Judge Deasy practiced bankruptcy, commercial and environmental law for 26 years with Hamblett & Kerrigan, P.A. (1973-87), Deasy & Dwyer P.A. (1988-98) and McLane, Graf, Raulerson & Middleton, P.A. (1998-99). He also served in the U.S. Navy as a submarine officer (1967-70). Judge Deasy is a member of ABI, the American Bar Association, the National Conference of Bankruptcy Judges and the New Hampshire Bar Association. He received his B.S. from Rensselaer Polytechnic Institute and his J.D. *cum laude* from Boston College Law School, where he was elected to the Order of the Coif and was an editor of the *Annual Survey of Massachusetts Law*.

Peter V. Guaetta is the senior partner at Guaetta & Benson, LLC in Chelmsford, Mass., where he has 20 years of experience representing and counseling corporate clients focusing on real estate and creditors' rights, with a concentration on the mortgage default industry. Within his practice, he has counseled corporate lenders as they navigate the complexities of bankruptcy litigation and the ever-changing field of mortgage defaults. A Massachusetts attorney for a number of national default servicers, Mr. Guaetta is also a contributor to *DS News*, a nationally-syndicated mortgage servicing trade publication. He is also an active member of the Legal League 100, Massachusetts Real Estate Bar Association and ABI. Mr. Guaetta received his B.A. from the University of Massachusetts, his J.D. from Suffolk University Law School and his LL.M. from Boston University School of Law's Morin Center for Banking and Financial Law.

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Deirdre Keady is the senior bankruptcy attorney at Harmon Law Offices in Newton Highlands, Mass., and has represented creditors in bankruptcy court for more than 20 years. She is a member of both the Massachusetts and New Hampshire bars, practicing exclusively in the bankruptcy courts. Prior to joining Harmon Law Offices in 1997, she worked as a bankruptcy and foreclosure attorney at Korde & Associates in Chelmsford, Mass., and before that she was self-employed as the founder of Merrimack Title Company. She received her B.A. *cum laude* from Manhattanville College and her J.D. from Suffolk University Law School.

Jerrold S. Levinsky is a civil rights lawyer for the Fair Housing Center in Holyoke, Mass. He is involved in a number of initiatives working with local and state housing groups, where he does training and reviews cases to see if they are litigation-worthy. He has successfully stopped foreclosures in a number of cases, resulting in modifications and/or settlements favorable to the homeowner. Prior to joining the Fair Housing Center, Mr. Levinsky served as the deputy general counsel with the Massachusetts Commission Against Discrimination (MCAD), where his work focused on building a strong community-based legal response to the subprime foreclosure crisis. Mr. Levinsky was responsible for the investigation, mediation and prosecution of civil rights complaints filed under both state and federal law. In 1997, following his efforts of re-formulating the commission's procedural regulations, he was awarded the Manuel Carbello Governors award for public service, the highest public service award offered by the Commonwealth of Massachusetts. For almost 25 years, Mr. Levinsky has been a civil rights lawyer, practicing extensively in the state and federal courts of Massachusetts. He has also appeared a number of times before both the Appeals Court and Supreme Judicial Court of Massachusetts. In addition to his practice, he has been a lecturer for the past 15 years in the Department of Legal Studies of the University of Massachusetts, Amherst, where he serves as the co-director of the Departments Civil Rights Clinical Project.

James F. Molleur is the senior partner of the Molleur Law Office in Biddeford, Maine, where he represents primarily consumer and small business debtors. He has lectured and written materials on bankruptcy issues for ABI, the Maine State Bar Association and the National Business Institute. He is currently the only specialist in consumer bankruptcy law in the State of Maine certified by the American Board of Certification. Mr. Molleur is a member of the York County and Maine State Bar Associations, ABI and the National Association of Consumer Bankruptcy Attorneys. He was admitted to the Maine and Federal District Court Bar in 1979 and to the First Circuit in 1998. Mr. Molleur received his B.A. in economics *magna cum laude* from Bowdoin College in 1976 and his J.D. from the University of Maine Law in 1979.

Nicholas F. Ortiz maintains a private law practice in Boston, focusing primarily on consumer and small business bankruptcy matters. He is a graduate of Vanderbilt University and Boston University School of Law.

Christopher J. Panos is the managing shareholder of Craig and Macauley Professional Corp. in Boston, where he concentrates in general business law, mergers and acquisitions, commercial litigation and insolvency matters including bankruptcy and business reorganization. He also represents lenders and borrowers in negotiating and documenting commercial finance transactions, loan workouts and restructurings. He is an ABI member and recognized in *The Best Lawyers in America* in bankruptcy law and has consistently been named a Massachusetts and New England "SuperLawyer." He was

recognized as a “Top 100” attorney in Massachusetts by the publishers of *Law & Politics* and *Boston Magazine* in 2006. In 2008, he was elected as a Fellow of the American College of Bankruptcy. He has represented individuals, privately-owned businesses and public companies in a wide range of matters from routine business issues involving contracts, employment, compliance and governance to high-stakes litigation, acquisitions and reorganizations or restructurings of debt and equity. He has also represented a number of lawyers and accountants in connection with a variety of business issues, dissolution plans and firm-liability issues. Mr. Panos has represented clients in connection with the sale or acquisition of businesses involving manufacturing, technology, trucking and logistics, health care and other industries, and has served on the Attorney Advisory Board of the U.S. Bankruptcy Court for the District of Massachusetts since its formation in 2003. In 2004, he served on the Bankruptcy Judge Merit Selection Panel for the District of Massachusetts. Mr. Panos is a member of the American, Massachusetts and Boston Bar Associations and their Business Law, Litigation and Bankruptcy Law Sections. He is a past chair of the Bankruptcy Law Section of the Boston Bar Association (1998-2000) and member of the Nominating Committee of the Boston Bar Association (1999). Mr. Panos has taught a portion of the bankruptcy law and practice advanced legal studies course offered by Suffolk University Law School and is active in *pro bono* activities, including the Boston Bar Association Volunteer Lawyers Project and financial literacy program. Mr. Panos has also taught several courses in writing and advocacy at Boston University School of Law. He is admitted to practice in Massachusetts, U.S. District Court for the District of Massachusetts, U.S. Court of Appeals for the First Circuit and *pro hac vice* in other state and federal courts. Mr. Panos received his A.B. from Georgetown University and his J.D. *cum laude* from Boston University School of Law.

Michael J. Pappone is a partner in Goodwin Procter’s corporate department and a member of its Insolvency and Business Reorganization Practice in Winchester, Mass., where he concentrates on commercial insolvency and reorganization law. He represents principal parties in large corporate reorganizations to out-of-court workouts for smaller entrepreneurial companies, including representation of equipment lessors, landlords, asset-acquirers, creditors’ committees or committee members, court-appointed trustees and entities involved in leveraged buyouts. Mr. Pappone also advises clients on commercial and insolvency issues arising in corporate restructurings, financings and securitization transactions. Mr. Pappone is a member of the American College of Commercial Finance Lawyers and a fellow in the American Bar Foundation. He is also a fellow in the American College of Bankruptcy, where he chaired its Commercial Financial Services Subcommittee on Creditors’ Rights from 1991-94 and served on the Editorial Advisory Board of the *Banking Law Review* and the *Bankruptcy Law Review* from 1988-1992. Mr. Pappone is listed in *The Best Lawyers in America* and *Chambers USA America’s Leading Business Lawyers*. Mr. Pappone is a frequent participant in educational programs, providing seminars for both bar and finance organizations and he has authored more than a dozen articles on lending and workout issues. He was elected to Phi Beta Kappa while attending the University of California, Berkeley and received his J.D. from Harvard Law School.

Nina M. Parker is the founder of Parker & Associates, a full-service law firm in Winchester, Mass., where she focuses her practice on personal and corporate bankruptcy as well as all aspects of business and corporate law. She concentrates in the areas of consumer and corporate bankruptcies, specializing in small business and individual chapter 11 plans of reorganization, chapter 13 wage-earner plans and other insolvency options. Ms. Parker was certified by the American Board of Certification in Consumer Bankruptcy Law in 2002. Experienced in debtors’ and creditors’ rights litigation, Ms. Parker is a frequent lecturer on small business and consumer bankruptcy issues and has lectured for the

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New England School of Law Business Conference, the Real Estate Bar Association for Massachusetts, the Flaschner Institute and the National Conference of Bankruptcy Judges. She has also lectured for the Boston Bar Association and was co-chair of its Consumer Bankruptcy Section (2005-07). She also served as *ad hoc* chair of its BAPCPA Consumer Committee (2007), program chair of Fighting Predatory Lending in the Trenches (2008), program chair of the Third Anniversary BAPCPA Special and co-chair of its Continuing Legal Education Committee (2008-present). Ms. Parker was appointed to serve as Bankruptcy Section co-chair of the Boston Bar Association (2009-11), where she previously served as the co-chair of the Consumer Bankruptcy Committee for the Section (2005-07), co-chair of the *ad hoc* BAPCPA Consumer Committee (2007), and the co-chair of the Continuing Legal Education Committee (2008-2009). She has served as moderator of Legal and Ethical Issues in Bankruptcy Law (2009), Massachusetts Continuing Legal Education programs including the Bankruptcy Law Conference (2007), Advising Businesses on Bankruptcy & Restructuring (2009) and Keeping the Family Home and Avoiding Foreclosure (2009). Ms. Parker is also a member of the Massachusetts Bankers Association, Massachusetts Continuing Legal Education and ABI, for which she served as the program chair of the Northeast Consumer Bankruptcy Forum (2006-09) and co-chair of the Winter Northeast Consumer Litigation Skills Forum (2009).

David C. Phalen is a partner in the law firm of Bartlett Hackett Feinberg P.C. in Boston. After serving as an assistant district attorney upon his admission to the bar in 1983, he has been working primarily in the area of bankruptcy/creditor's rights and commercial litigation since 1985. Mr. Phalen represents a variety of clients in his practice, ranging from large national banks to closely-held family businesses and individuals. He is member of the Bankruptcy Law Section of the Boston Bar Association, the Massachusetts Bar Association and ABI. Mr. Phalen received his B.A. in political science from Williams College and his J.D. *cum laude* from Boston College Law School, where he was an editor of the Uniform Commercial Code Reporter-Digest.

Hon. Joel B. Rosenthal is a U.S. Bankruptcy Judge for the District of Massachusetts in Worcester. He sits on the Bankruptcy Appellate Panel of the First Circuit and has been a visiting judge in the Eastern District of New York and the District of Delaware. Prior to his appointment, Judge Rosenthal practiced law with the firm of Shapiro, Israel & Weiner, PC where he served as president and managing shareholder and specialized in secured transactions under Article 9 of the Uniform Commercial Code, loan workouts, corporate reorganizations, real estate and general corporate matters. Judge Rosenthal is a member of the Massachusetts Bar Association, the Boston Bar Association, the Association of Commercial Finance Attorneys and the National Conference of Bankruptcy Judges and is a former chairman of the Bankruptcy Committee of the Boston Bar Association. He currently serves as the judicial chair of ABI's 16th Annual Northeast Bankruptcy Conference. He is a *cum laude* graduate of the University of Massachusetts and received his J.D. with honors from the National Law Center, The George Washington University, where he was elected to the *Law Review* and the Order of the Coif.

Mitchell E. Starr is in private practice in Boston and has been advising debtors and creditors in bankruptcy and workout matters since 1982. Prior to entering his own practice, Mr. Starr was a senior bankruptcy associate at Mirick, O'Connell, DeMaille, & Lougee in Worcester, Mass., where he was an establishing member of the firm's Bankruptcy and Workout department, advising other members of the firm on bankruptcy, insolvency and workout issues, directing and participating in bankruptcy litigation, and representing creditors and borrowers in workouts outside of bankruptcy

and in postpetition negotiations during chapter 11 and 13 proceedings. Mr. Starr has had extensive involvement in matters concerning the acquisition, sale and liquidation of distressed businesses. In addition to advising individuals and businesses, he has represented institutional and noninstitutional prime lenders. He has been a frequent speaker on bankruptcy topics at community and professional forums and has been a panelist on bankruptcy topics for Massachusetts Continuing Legal Education. He also has been interviewed on television on bankruptcy topics. Mr. Starr is a graduate of Boston College and Suffolk University Law School in Boston.

Hon. Brian K. Tester was appointed as the fourth U.S. Bankruptcy Judge for the District of Puerto Rico by the First Circuit Court of Appeals on Nov. 13, 2006, and will be the first U.S. Bankruptcy Judge to sit permanently in the U.S. Courthouse in Ponce, P.R. Judge Tester began his career as an associate for a small law firm in Encino, Calif., until 1993, when he relocated to San Juan, P.R., where he initially worked for a chapter 7 trustee. He eventually moved to a small chapter 11 bankruptcy firm and later joined the U.S. Department of Justice in the Office of the U.S. Trustee. In 1999, he joined the law firm of Fiddler, Gonzalez & Rodriguez, where he headed the bankruptcy and business reorganization division. Judge Tester received his J.D. from Pepperdine University School of Law in 1990.

Mary F. Stewart has been a consumer bankruptcy law attorney since 1993 and opened the law firm of Mary Stewart Law PLLC in Concord, N.H., in 2006. She previously clerked for the late Hon. James E. Yacos, chief bankruptcy judge for the District of New Hampshire, and Hon. J. Michael Deasy, U.S. bankruptcy judge for the District of New Hampshire. Ms. Stewart has primarily worked as a solo consumer bankruptcy practitioner for most of her legal career.

Hon. Mark W. Vaughn is Chief Judge for the U.S. Bankruptcy Court for the District of New Hampshire. Prior to taking the bench, he was an officer and shareholder with the law firm of Devine, Millimet & Branch. Judge Vaughn was appointed U.S. Bankruptcy Judge for the District of New Hampshire in 1993, elevated to Chief Judge in 1999 and later appointed to the Bankruptcy Appellate Panel for the First Circuit in 1996. He is a member of ABI, New Hampshire Bar Association, Manchester Bar Association and the National Conference of Bankruptcy Judges. Mr. Hanlon is also fellow of the American College of Bankruptcy and the New Hampshire Bar Foundation and is certified in Business Bankruptcy law by the American Board of Certification. Prior to his law career, Mr. Hanlon was an officer in the U.S. Navy. He received his A.B. from Franklin & Marshall College and his J.D. from Boston College Law School.