Marcia R. Meoli

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Sent: Friday, August 01, 2008 3:01 PM
To: Marcia Meoli
Subject: Federal Bar Association - Bankruptcy Section

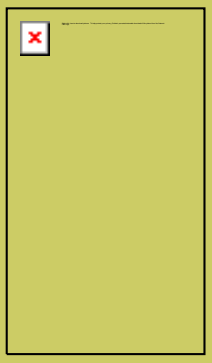
Federal Bar Association

Bankruptcy Section Newsletter
July 2008

This newsletter is published by the Federal Bar Association, Bankruptcy Section, for the Western District of Michigan. Prepared by lawyers with busy practices, every effort is made to publish on a quarterly basis. For your records, here are the dates of newsletters for the recent past: April, 2008, January 2008, October 2007, August 2007, April 2007, January 2007, October 2006, July 2006, February 2006, October 2005, June 2005, February 2005, October 2004, May 2004, January 2004, October 2003, July 2003, April 2003 and January 2003.

To view this email in its best format (green and tan background, with the tree logo at the top), we suggest that you set your internet software to "HTML" view. On versions of INTERNET EXPLORER, click "tools" then "options" then "environment". Under the "views" tab, click "default read view" and set to "HTML", instead of "plain text".

In this issue



Upcoming dates:

1. 21st Annual FBA Summer Seminar: July 23-25, 2009, Crystal Mountain, Michigan.

2. FBA Steering Committee meets typically on the 3rd Friday for lunch at the University Club in downtown Grand Rapids. Check in advance with incoming President A. Todd Almassian @ talmassian@kvalawyers.com .

Bankruptcy Section Steering Committee:

CIVILITY AND THE BANKRUPTCY BAR, by David C. Andersen

Bankruptcy practitioners should review the Civility Standards that have been adopted by the United States District Court for the Western District of Michigan. The Civility Standards apply to attorneys and judicial officers who work and practice in this court and there are good reasons to pay attention. Titled, "Standards for Civility in Professional Conduct," the document is at http://www.miwd.uscourts.gov/ATTORNEY/civility_plan.htm and can be easily navigated from the U.S. District Court website (www.miwd.courts.gov) via the Attorney Information tab. The Federal Bar Association of West Michigan Bankruptcy Steering Committee has recently requested that the standards be posted on the bankruptcy court's website (www.miwb.uscourts.gov).

Why practice civility in bankruptcy? Why practice civility in any legal practice area? The legal profession is a service to clients and to the public. Our practice is much more than catering to customers and making a profit on the sales of services. The legal profession, like other helping professions, is more than a service industry. The legal profession is driven by principles of justice, fairness, honor, integrity, the settlement of disputes and the resolution of legal conflicts. Think about what these words mean and how they apply in our daily practices. In the bankruptcy arena, civility is especially important to and in front of client debtors who are under a high degree of stress and are extremely vulnerable to un- civil treatment and in fact may be victims of un-civil debt collection harassment. Not only is civility important to our clients, civility is essential to our own professional self respect and respect for others. Ask yourself, "why do I practice law, and why bankruptcy?" My answer is that I enjoyed the respect, positive atmosphere and civil treatment by the participants in the bankruptcy system, not only from clients who were helped by my efforts, but by my fellow professionals, judges, trustees, court personnel, members of the bar, and adversaries.

Where does civility start? Civility starts with oneself. What does civility do? Civility preserves respect for the legal profession and respect for individual lawyers and court officers. The way we treat each other both on and off the record impacts the image of the legal profession and the bankruptcy system. Respect and courtesy reinforce the professional-upstanding status of our profession. I have both given and received hundreds if not thousands of positive comments to and by fellow professionals and clients. "Good job," "well written plan," "good way to handle that," "that was well prepared," "good argument," "I appreciate the way this was presented," "you did as good as you could in the circumstances," "that was very fair," and countless others. Even in situations where positive comments cannot be made, respect and true professional courtesy are inherent in

Quick Links...

United States Bankruptcy Court, Western District of Michigan

Local filing statistics

United States Trustee Program, including means test tables and other BACPA data

United States Bankruptcy Courts

Chapter 13 Trustee Brett N. Rodgers

Chapter 13 Trustee Mary K. Viegelahn Hamlin

Federal post judgment rate of interest

State Bar of Michigan

American Bankruptcy Institute

civility. Civility not only assures respect for the legal system and the professionals that practice before the court, it also preserves the attorney client relationship and the attorney's ability to serve the client. Positive comments, respect and courtesy, in front of clients, preserve the attorney-client relationship and confidence of the client in the attorney, so the attorney can do his or her job in helping the client. Confidence in the attorney is essential for the client to follow advice and instructions.

Negative comments and criticism of our fellow counsel or fellow professionals tend to give the impression of an insinuation of incompetence, bad motives or self interest on the part of counsel. Critical comments about counsel made in front of the client directly impact the attorney client relationship, can kill the confidence clients have in their attorneys and hurt the attorney's ability to fix any problem or guide the client through the case. They also invite verbal sparring that is non-productive.

Critical non-constructive comments about the client can harm the client's view of the legal system or cause needless additional stress. Debtors are already humiliated enough just to consider filing bankruptcy.

Negative comments that are not civil not only hurt the individuals that hear them, but invite other negative comments, either in self-defense, retaliation or gossip. Negativity breeds itself.

Civility in our own conduct toward others positively affects how others think about us, the bankruptcy system and about themselves. How we treat others directly affects our reputations as professionals. We can be competent, yet if we are not respectful and courteous, we will not be well respected. Most respected professionals are competent in their jobs and treat others with civility and courtesy. Think of the great lawyers and judges that you know. Chances are they are all courteous, respectful and civil in their treatment of parties and counsel and this is part of what makes them great.

Is civility difficult? BAPCPA has added layers of duties, extra work, and arguably needless procedures, which put more pressure on all participants in the bankruptcy process. BAPCPA is a recipe for mistakes, errors and disagreements as well as added stress to our jobs from all directions. Stress in our work makes it harder to be civil and easier to be negative and critical. It is all too easy and even common to complain, but negative critical comments can be replaced with civil discussion. Positive solutions and constructive criticism or feedback can replace insinuations and criticism. Private discussions about serious problems with counsel can be more effective and more civil than public criticism and accusations. Private discussions and written confidential letters about problems take more time but

National Association of Bankruptcy Trustees

National Conference of Bankruptcy Judges

National Association of Consumer Bankruptcy Attorneys

National Association of Chapter 13 Trustees

Federal Bar Association of Western Michigan

Pro bono procedures and client retainer agreement

US District Court civility plan

New dollar amounts in bankrutpcy

Information on reporting bankrutpcy fraud

there are better ways to resolve issues than making public statements that insinuate misconduct or incompetence.

What civility is not. Civility is not abuse, offensive conduct, or disparaging personal remarks. Civility is not jumping to conclusions about whether a party or counsel has violated rules or laws. Civility is not accusing counsel of misconduct or improper motives unless there is demonstrated good cause for doing so. Civility is not procedural harassment. Civility does not dictate your legal position or prevent you from doing your job. Civility will not prevent you from asking for accurate information. Civility will not prevent you from asking difficult questions of the debtor on or off the record. Civility will not prevent you from filing objections or asking for turn over of assets. Civility does not prevent you from seeking sanctions where necessary or where there is no other solution (but attributing mistakes or errors to counsel tends to bring disrespect on the profession).

What civility is. We practice an ethical profession. To be civil is ethical. Many of the standards of civility are ethically mandated. Civility is our obligation to debtors, creditors, their counsel, judicial officers and the court. Civility is professional courtesy, problem solving, negotiation and compromise. Civility is efficiency and flexibility. Civility is to return phone calls from fellow professionals and to stipulate to facts and procedures not reasonably disputed. Civility is the way we treat people both in our choice of words and our tone of voice. Civility is a phone call to raise a point rather than a motion for sanctions. Civility is pointing out errors or omissions as a matter of fact without attack or insinuation.

Civility is on the record and off the record. Civility is how you treat someone when they are present and how you talk about them when they are absent. Civility is verbal and written. Civility is in court, during 341 meetings, and in depositions. Civility is in the hallways, on the phone and in the office. Civility for judges, judicial officers, trustees and experienced attorneys is to lead by example. Civility is a daily commitment to high standards of courtesy, patience and respect.

From the clerk of the court / procedural changes

June 4, 2008 - Relocation of United States Trustee Office. The United States Trustee office moved to a new location effective July 1, 2008. The new address is: Office of the United States Trustee, 125 Ottawa NW, Suite 200R, The Ledyard Building, 2nd Floor, Grand Rapids, MI 49503. This means that Grand Rapids meetings of creditors are now located at that address, along with the offices and mailing addresses for the

people who work in the US Trustee office. Be sure to inform your clients who need to appear there of this address change.

20th Annual FBA Bankruptcy Seminar

The 20th Annual FBA Bankruptcy Section Seminar was held from July 24-26, 2008 at Boyne Highlands in Harbor Springs, Michigan. Because of the anniversary year, Judge Gregg, who chaired the educational committee, spent considerable time obtaining a distinguished group of speakers. The program listed 15 judges from all over the country as well as other speakers well known in bankruptcy law.

As usual, we reviewed many of the recent legal issues in bankruptcy law, along with other topics: selected avoidance and recovery issues, chapter 11 plan confirmation issues, bankruptcy and domestic relations, preemption of state law and ethical issues.

It was great to see the people one usually sees at this event. It was also great to see people who, until recently, did not attend. We all need to work to keep current in our knowledge of our practice, but it is also very valuable to see people with whom we work in a social setting, even if only to sit next to them at breakfast or at and educational session.

On Saturday, people received various awards. The most special one was the presentation of the Lion of Justice award, which went to retired attorney Jim Engbers this year. His partner, Tom Sarb, introduced him. Jim made a very moving acceptance speech, recalling special memories of people and events during his career. See the photos below.

Many thanks go to Lori Purkey who chaired the event for the 4th year in a row, her last year in this capacity. Thanks of course to Judge Gregg. And thanks to Fran Ferguson, who worked hard in this event and will take the lead next year for the 21st seminar, which will be held at Crystal Mountain from July 23-25, 2009.

Recent events/changes

1. If you are interested in becoming a member of the FBA bankruptcy section steering committee, please apply now. Please send your notice of interest to incoming president A. Todd Almassian @ talmassian@kvalawyers.com .

2. On July 15, 2008, the court held a portrait dedication ceremony in the Marquette Bankruptcy Court for the late Honorable Marvin L. Heitman, who served as bankruptcy judge

in the upper peninsula. A reception was held immediately following the ceremony.

3. Congratulations to Martin Rogalski, who was elected to chair the Debtor's Bar Association. Martin stated that he welcomes input for issues that debtor attorneys wish to address this year.

4. Congratulations to Todd Almassian, who was elected chair of the Bankruptcy Section. Thanks to Dan Kubiak who ably served in this capacity for the last 2 years.

5. Dan Casamatta, who was the assistant US Trustee for Western Michigan, is now serving as assistant US Trustee in Kansas City, Missouri. David Asbach is now serving as assistant US Trustee for Western Michigan.

6. Rose Bareham retired from her position as chapter 7 trustee for the Lansing area.

7. With sadness, we report that attorney Dennis Kordish passed away on May 8, 2008 . He practiced bankruptcy law in Kalamazoo County, among other areas. He was part of the law firm of Randall L. Brown and Associates, PLC in Portage, Michigan. Dennis was a graduate of the Thomas Cooley Law School and Aquinas College. Dennis also was a veteran of the Vietnam and Desert Storm wars. Dennis was 61 years old.

If you have information regarding any professional award, achievement or other event regarding a member of our bar or other person involved in our practice, or regarding you, please let us know. Please supply sufficient information for us to report it, or to find the information to do so. You may email it to the editor, address below. Thank you.

Summaries of recent cases

BANKRUPTCY CASES: April 1, 2008 - June 30, 2008

United States Supreme Court

Florida Dep't of Revenue v. Piccadilly Cafeterias, Inc., 128 S.Ct. 2326 (June 16, 2008) - Chapter 11 debtor filed motion seeking authorization to sell assets and an exemption from stamp taxes on the asset sale under 11 U.S.C. 1146(a), which provides a tax-stamp exemption for assets transferred under a plan confirmed under section 1129. The Bankruptcy Court granted the motion, after which time the debtor filed its Chapter 11 plan. Before confirmation of the plan, the Florida Department of Revenue objected, arguing that taxes which it had assessed on the transferred assets fell outside of Section 1146(a) because the transfer was not under a confirmed plan.

The Bankruptcy Court entered summary judgment in favor of debtor on the issue, reasoning that the sale was a transfer "under" debtor's confirmed plan because the sale was necessary to consummate the plan. Both the District Court and Eleventh Circuit Court of Appeals affirmed. The Supreme Court reversed, holding that Section 1146(a) provides a stamp-tax exemption only to transfers made under an already confirmed Chapter 11 plan. The Court supported its decision with the "most natural reading of Section 1146(a)", its placement within the Code, and relevant canons of statutory interpretation. Reversed and remanded.

Published Sixth Circuit Opinions

Giant Eagle, Inc. v. Phar-Mor, Inc., 528 F.3d 455 (6th Cir. (Ohio) May 19, 2008) - Lessor/Creditor in Chapter 11 proceedings asserted claim for future-rent damages after Lessee/Debtor rejected leases. The Court disallowed the claim, reasoning that the debtor was not liable for damages after the creditor re-leased the property since the subsequent leases, if fulfilled, would have mitigated the claimed damages entirely [note, the subsequent lessee filed bankruptcy and also rejected the leases, at which point the creditor filed its claim]. The Court also granted administrative expenses to creditor in the form of post-petition rent payments from the petition date until the lease- rejection date. Both parties appealed, and the District Court affirmed. The Sixth Circuit first held that the creditor's attempt to re-lease the property did not diminish the debtor's obligations to pay actual unmitigated post-rejection damages for its breach of the lease. Creditor was entitled to a claim for the contract amount due as of the date of the filing of the petition, less the amount actually mitigated. Thus, the Sixth Circuit reversed this portion of the lower court's holding. As for the issue regarding administrative expenses in the form of post-petition rent payments, the Sixth Circuit affirmed lower courts' decisions, noting that the plain language of Section 365(d)(5) required the debtor to pay rent until the time that it actually rejected the lease. Affirmed in part, reversed in part, and remanded.

In re United Producers, Inc., 526 F.3d 942 (6th Cir. (Ohio) May 28, 2008) - Chapter 11 creditors objected to proposed joint plan. The Bankruptcy court overruled the objections and confirmed the plan. The creditors appealed but did not seek a stay of the confirmation order. The BAP granted a motion to dismiss the appeal as equitably moot, here the plan had been substantially consummated and vacating it would harm innocent third parties. The creditors again appealed. The Sixth Circuit affirmed, holding that the plan had been substantially consummated that that dismissal of the appeal was proper under the equitable mootness doctrine. Equitable mootness protects parties relying upon the confirmation of a plan from a drastic

change after appeal and requires determination of three factors: (1) whether there is a stay; (2) whether the plan has been "substantially consummated"; and (3) whether the requested relief would affect the rights of third parties or the success of the plan. All three factors weighed in favor of dismissing the appeal as moot: Creditors did not seek a stay; the confirmed plan had been substantially consummated; and reversal would adversely impact third parties and the success of the plan. Affirmed.

In re Parmenter, 527 F.3d 606 (6th Cir. (E.D. Mich.) May 30, 2008) - automobile lessor moved for allowance of administrative expense claim where Chapter 13 debtors assumed pre-petition vehicle lease and defaulted after confirmation of their plan. The Bankruptcy Court denied the motion, holding that the confirmed plan was res judicata as to the rights of the parties, and lessor was seeking relief that the plan did not permit. The District Court affirmed. The Sixth Circuit affirmed, holding that res judicata barred the lessor's claim. The provisions of a confirmed plan bind a debtor and creditors, regardless of whether the plan provides for the claims of each creditor, and regardless of whether such creditor has objected to, accepted, or has rejected the plan. 11 U.S.C. 1327 (a). Affirmed.

Schultz v. United States, 529 F.3d 343 (6th Cir. (E.D. Tenn.) June 2, 2008) - above-median-income Chapter 13 debtors brought adversary proceeding for determination that "means testing" provisions of BAPCPA violated the uniformity requirement of the federal Constitution. The Bankruptcy Court granted the government's motion for summary judgment and dismissed the complaint, concluding that uniformity does not proscribe different results in different states because of state law variations. The Sixth Circuit affirmed, holding that BAPCPA is a constitutionally uniform law, even though its operation can result in different results depending on a debtor's state or county of residence. Congress can distinguish among different classes of debtors and treat those classes differently. The Court also held that BAPCPA's use of federal income standards does not violate the uniformity requirement and that the heightened scrutiny applied in construing the Taxing Power is not relevant when interpreting the Bankruptcy Clause in the Constitution. Affirmed.

In re Lee, --- F.3d ---- (6th Cir. (E.D. Mich.) June 26, 2008) - Chapter 7 trustee brought preferential transfer action to avoid creditor's refinanced mortgage lien on debtor's residence, which was recorded 72 days after loan proceeds were disbursed. Creditor asserted the earmarking doctrine as a defense and argued that the trustee had failed to prove that the new mortgage caused a diminution of the estate's assets. The bankruptcy court granted summary judgment to the trustee, and the district court reversed. The Sixth Circuit reversed, holding

that the recording of the new mortgage was a preferential transfer under Section 547(b). The transfer was made on account of antecedent debt, given the late perfection of the mortgage. The earmarking doctrine does not protect the creditor from preference liability, since it was not a "new creditor" and since the transfer diminished the bankruptcy estate. The lapsed perfection of the original mortgage and late perfection of the new mortgage diminished the estate because unencumbered non-exempt equity in real property became subject to a perfected lien when the new mortgage was recorded. The Court rejected the creditor's public policy argument, noting that the problem was one of the creditor's own making: a sophisticated lender knows the consequences of failing to perfect a security interest within the grace period afforded under Section547(e)(2). District Court opinion reversed; Bankruptcy Court decision affirmed.

Published Sixth Circuit Bankruptcy Appellate Panel Opinions

In re Davis, 386 B.R. 182 (6th Cir.BAP (Ohio) April 16, 2008) - Lender objected to confirmation of amended Chapter 13 plan. Debtors' moved for interlocutory appeal. Chapter 13 debtors borrowed funds to purchase real property and mobile home, and lender received a mortgage and secured interest in the mobile home. Debtors filed for bankruptcy and listed lender as a secured creditor holding a claim totaling $127,112.01, $40,000 of which was secured by the real property and mobile home. Debtors proposed to pay the unsecured portion of the claim as a general, unsecured, non-priority claim. On appeal the Panel addressed whether the addition of Section 101(13A) to the Bankruptcy Code changed the scope of the anti- modification provision in Section 1322(b)(2) to prevent a debtor from modifying a claim secured by a mobile home without addressing the status of the mobile home as realty or personalty under state law. Section 1322(b)(2) permits a debtor to modify a secured claim unless the claim is secured by property that is (1) real property, (2) the debtor's principal residence, and (3) the only property securing the claim. Section 101(13A) defines "debtor's principal residence" as "a residential structure, including incidental property, without regard to whether that structure is attached to real property..." Lender argued that the addition of Section 101(13A) meant that Courts no longer need to look at the real property requirement of Section 1322 (b)(2). The Panel concluded that the addition of Section 101(13A) did not change the scope of the anti- modification provision in Section 1322(b)(2), which applies only real property. State law determines what is real property, and Ohio has two tests to determine if a mobile home qualifies. The bankruptcy court did not determine whether the mobile home qualified as real property. Reversed and remanded for a determination of whether the mobile home is real property under Ohio law.

In re J&M Salupo Development Co., --- B.R. ---- (6th Cir.BAP (Ohio) April 18, 2008) - mortgagee requested lift of stay to foreclose on real property owned by Chapter 7 debtor, and individuals who entered into pre-petition "new construction purchase agreement" with debtor for purchase of the property filed an adversary complaint to determine their rights in the property seeking either transfer of title free and clear of encumbrances or subordination of the mortgage. The mortgagee moved for judgment on the pleadings, which the Court granted. Court denied plaintiffs' motion for reconsideration. The Panel held that even if the plaintiffs could have proved that the purchase agreement provided for transfer to them free and clear of liens and encumbrances, the trustee would not have been under any duty to transfer the property to them in that condition. The trustee abandoned the real property and had no title therein to deliver to plaintiffs. Next, the Panel concluded that there was no egregious conduct by the mortgagee meriting equitable subordination of the mortgage. The complaint lacked allegations that would amount to gross misconduct tantamount to fraud or overreaching. Finally, the Court did not abuse its discretion in denying plaintiffs' motion for reconsideration under the facts. Affirmed. The Dissent argued that the plaintiffs alleged that their contract with debtor required delivery of clear title and that they would be entitled to clear title under Section 365(i)(2)(B) if they could prove that the contract required delivery of clear title of the property.

In re Kimbro, Jr., --- B.R. ---- (6th Cir.BAP (Tenn.) June 12, 2008) - Trustee objected to confirmation of above- median-income debtors' proposed Chapter 13 plan as not satisfying the "projected disposable income" requirement where debtors claimed vehicle ownership expense for a motor vehicle on which they made no monthly payments. The bankruptcy court overruled the objection. On appeal, the Panel affirmed, holding that debtors could in fact deduct a vehicle ownership expense as an "applicable monthly expense amount" for a vehicle that had been paid off. The Court looked to the plain language of 11 U.S.C. 707(b)(2)(A)(ii)(I), which does not incorporate the Internal Revenue Manual ("IRM") into the bankruptcy means test. The Panel further noted that the legislative history revealed an intent to incorporate only specific IRS expense standards, not the IRM, and the IRS standards do not require a debt or lease payment to deduct vehicle ownership as an expense under the bankruptcy means test. As a final note, the Panel also noted that every debtor who has a vehicle incurs expenses from the operation of the vehicle, regardless of whether the vehicle is financed, leased, or owned outright. Affirmed.

W.D. Michigan Bankruptcy Cases

In re Engman, --- B.R. ---- (Bkrtcy.W.D.Mich. 2007) (Judge

Hughes) - law firm retained by Chapter 7 trustee moved for interim approval of its fees ($113,060) and expenses ($2,665.05) for representing the estate over a four year period of time. The debtor and a creditor objected, raising various issues The Court first held that objections regarding the management of the case were premature, since the law firm was seeking interim approval of its fees. The Court next disallowed $22,193.00 of the requested fees that were for nonlegal trustee work, citing LBR 9013-1(i). Third, the Court disallowed fees that did not appear to be necessary or beneficial to the estate. The Court next ruled that the law firm could recover its fees relating to the former-trustee's motion for approval of a proposed settlement until the motion became a contested matter; it could not, however, recover fees incurred thereafter since the services were not necessary and did not benefit the estate. Finally, the Court disallowed unsubstantiated expenses including mileage and parking. The Court allowed fees and expenses in the respective amounts of $52,768.50 and $2,456.39.

In re Bloxsom, --- B.R. ---- (Bkrtcy.W.D.Mich. 2007) (Judge Hughes) - Chapter 7 trustee filed adversary proceeding to avoid whatever interest mortgagee retained in residential lot as a result of mistakenly describing an adjacent, unencumbered lot in its mortgage. Defendants moved to dismiss. The Court granted the motion. First, the Court held that the estate's interest in the lot was abandoned when the bankruptcy case closed, and the trustee no longer had standing to bring the claim. Second, the Court ruled that the trustee's reopening of the case was insufficient to nullify the prior abandonment under Section 554(c). Reopening a case under Section 350 (b) is ministerial and does not nullify the effect of a prior abandonment. Third, the Court ruled that the residential lot was significantly "scheduled" sine the debtors listed it in their Schedule A. Even if the description regarding liens against the property was misleading, the trustee received adequate notice that the debtors claimed an interest in the property and could have administered the property. Motion granted.

Case of Interest

Estes v. Titus, 751 N.W.2d 493 (Mich.2008) - personal representative ("PR") of decedent's estate filed wrongful death action against inmate after conviction of murdering decedent. PR received a judgment of $550,000 against the inmate and began supplemental proceedings under Uniform Fraudulent Transfer Act (UFTA), asserting that the inmate had fraudulently transferred assets to his former wife in a divorce judgment. PR subpoenaed the inmate's former wife to appear for discovery regarding marital assets which she received in the divorce and to show cause why she should not be made a party defendant to wrongful death action. The Circuit Court denied the request and quashed the subpoena. Plaintiff appealed. The Court of Appeals

reversed and remanded. The Michigan Supreme Court first that the UFTA applied to a transfer of property in a divorce action, given the broad definition of transfer in MCL 556.31(l). The Court next held that the UFTA did not apply to property held by spouses as tenants by the entirety, noting that property held as tenants by the entirety is exempt from the claims of creditors of only one spouse and is not an asset under the UFTA. As a final matter the Court held that plaintiff's claim for relief under the UFTA was not a collateral attack on the divorce judgment since it could not vacate the judgment and would only affect plaintiff's rights to property fraudulently transferred pursuant to the judgment. Affirmed in part, vacated in part, and remanded for further proceedings.

Photo: Jim and Harriet Engbers with the Lion of Justice Award

Photo: Jim Engbers and partner Tom Sarb

Photo: Friends of Jim Engbers

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