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See inside for details!
CPE for Accountants/NASBA - 7.0

ICB - 6.75

CLE - 6.0

California MCLE Paralegal

CONTINUING EDUCATION

Nancy Swaim

Leo G. O'Brien Jr

David J. Kaminski

Joshua F. Friedman

PRESENTED BY

PASADENA, CALIFORNIA
November 7, 2011

*> Increase Your Chances of Debt Recovery
With These Powerful Techniques*

**REGISTER
TODAY!**
800-930-6182
www.nbi-sems.com

**NUTS AND BOLTS OF
COLLECTION LAW**

SEMINAR OVERVIEW

ABOUT THIS SEMINAR

Ensure Your Clients Get Paid

Winning a judgment against a bad debt doesn't necessarily mean cash in hand. Do you have a firm grasp of the procedures for legally collecting that debt? Are your recovery actions in compliance with the strict guidelines governing collection? Don't rush in unprepared! Maximize your chances for recovery with the practical steps provided in this strategic seminar. **Enroll today!**

BENEFITS OF ATTENDING

- Examine hot topic legal issues in the TCPA and FDCPA.
- Learn best practices for discovering debtor assets both pre- and post-judgment.
- Recognize what provisional and final remedies are available to creditors to collect what is owed.
- Walk through the procedural steps for executing wage garnishments, judgment liens, attachments and other methods of collection.
- Know the creditor's rights when collecting debt and when the debtor files for bankruptcy.

CREDIT INFORMATION

The specific continuing education credit(s) listed are for attending the live seminar. The credits may or may not apply for the audio version of this seminar. Please check with your credit board for details.

For additional questions regarding continuing education credits, please contact us at 866-240-1890

California MCLE Paralegal - This program meets the California MCLE Paralegal requirement as specified in Business and Professions Code Section 6450(d).

CLE - 6.0 - This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of 6.0 hours, of which 1.0 hour will apply to legal ethics. NBI, Inc. certifies this activity conforms to the standards for approved education continuing legal education. NBI, Inc. is a State Bar of California approved MCLE provider. - #33 Self-study credit is available.

ICB - 6.75 - NBI, Inc. is an Accredited Continuing Education Provider (ACEP) of the Institute of Certified Bankers™ (ICB). The ICB is dedicated to promoting the highest standards of performance and ethics within the financial services industry. The "Nuts and Bolts of Collection Law" content has been reviewed and approved for 6.75 CLBB continuing education credits.



Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site www.nasba.org. This program is designed to qualify for 7.0 hours (based on 50 minute credit hour) of continuing professional education credit for accountants. For more information regarding administrative policies such as complaint and refund, please contact our offices at (800) 930-6182. This is a basic to intermediate level program presented in a group live setting. Accountants should have a basic understanding of procedures for collecting debts. This course will demonstrate how to avoid collection activities that violate the FDCPA and/or state laws. - Examine ways to avoid collection activities that violate the FDCPA and/or state laws. - Recognize what provisional and final remedies are available to creditors to collect what is owed. - Identify the procedural steps for executing wage garnishments, judgment liens, attachments and other methods of collection. - Examine the creditor's rights when collecting debt and when the debtor files for bankruptcy. Fields) of Study -- Administrative Practice, Regulatory Ethics.

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SEMINAR OUTLINE

I. CONSUMER COLLECTION ISSUES: A PRACTICAL APPLICATION

- 9:00-10:00 David J. Komash
- A. Hot Topics in the Fair Debt Collection Practices Act (FDCPA)
- B. The Telephone Consumer Protection Act (TCPA)

II. HOW TO FIND DEBTORS AND THEIR ASSETS

- 10:00-10:45 Nancy Swam
- A. Locate Methods
- 1. Identifying Information
- 2. Databases
- 3. Postmaster Requests and Other Tools
- B. Identifying Assets
- 1. Cash Assets (US/International)
- 2. Real Property
- 3. Other Assets

III. OBTAINING A JUDGMENT: A PROCEDURAL GUIDE

- 11:00-12:00 Joshua P. Friedman
- A. Filing the Lawsuit
- B. Service of Process
- C. Affirmative Defenses and Counterclaims
- D. Judgments (Default, Summary, etc.)

IV. COLLECTING A JUDGMENT: A PROCEDURAL GUIDE

- 1:00-2:15 Joshua P. Friedman
- A. Post-Judgment Discovery
- B. Judgment Liens
- C. Wage and Bank Account Garnishment
- D. Attachments
- E. Writ of Execution/Seize and Sale by Sheriff
- F. Charging Orders
- G. Debtor Stay Motions
- H. Turnover/Receivership
- I. Exemptions by Debtors
- J. Dealing With Fraudulent Transfers

V. CREDITORS' RIGHTS WHEN A DEBTOR FILES BANKRUPTCY

- 2:30-3:30 Leo G. O'Brien
- 3:30-4:30 Leo G. O'Brien
- A. Communication With Clients and Other Parties
- B. Disclosure Issues
- C. Aggressive Collection Practices
- D. Unauthorized Practice of Law
- E. Reporting Professional Misconduct

VI. ETHICAL ISSUES IN COLLECTION

*If needed, the above agenda may be changed to best accommodate all of our attendees.

WHO SHOULD ATTEND

This **basic-to-intermediate level seminar** is primarily designed for attorneys and other legal professionals. Those who may also benefit from the collection techniques provided include collection and loan officers, accounts receivable personnel, credit managers, bankers and controllers.

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OUR DISTINGUISHED FACULTY



JOSHUA P. FRIEDMAN is a shareholder in the law firm of Joshua P. Friedman & Associates, where he practices in the areas of consumer and commercial collections. Mr. Friedman is a regular lecturer on issues relating to collections and judgment enforcement. He earned his B.A. degree from the University of Pennsylvania and his J.D. degree from Loyola Law School of Los Angeles. Mr. Friedman is a member of the American Bar Association, State Bar of California, Beverly Hills Bar Association, A.C.A. International (leading collections organization nationwide), and California Association of Collectors.

DAVID J. KAMINSKI is a partner in the law firm of Carlson & Messer LLP, where his practice specializes in the defense of collection agencies and creditors under the Fair Debt Collection Practices Act ("FDCPA"), the Fair Credit Reporting Act ("FCRA"), the Telephone Consumer Protection Act ("TCPA"), and related state consumer protection statutes. Mr. Kaminski has extensive experience in multi-district and class action litigation with emphasis on the TCPA, FCRA, the FCRA, state invasion of privacy and recording act claims, and the California Business and Professions Code. He is a member of the attorney panel of the American Collectors Association ("ACA International") which has been retained by the A.C.A. International to coordinate the defense strategies in the TCPA class action lawsuit. Mr. Kaminski is also one of the coordinating defense attorneys in the mass TCPA litigation involving more than 150 TCPA lawsuits pending in the California State Courts. He has lectured on such topics as the FDCPA, the FCRA, the TCPA, class action strategies in state and federal cases, trends in consumer litigation, risk management issues, FDCPA defense, torts and personal injury, governmental liability and public entity defense, employment, business litigation and contract matters and environmental and toxic torts. Mr. Kaminski earned his B.M. Degree from Florida State University and his J.D. degree from Southwestern University. School of Law. He is a member of the State Bar of California and the Los Angeles County Bar Association.

LEO G. BIFUCUNAS JR. is an attorney at the law firm of Zide & Bifucunas LLP and has more than 25 years of experience in the collection field. A graduate of Southwestern University School of Law, Mr. Bifucunas is a member of the Los Angeles County and Ventura County Bars, State Bar of California, financial lawyers conference, Commercial Law League of America (serving as a member of the executive Council of the Western Region, serving as chair, 1993-1994) and on the Executive Council of the Young Members Section, 1989-1991), and the Los Angeles Bankruptcy Forum (serving as a member of the Board of Governors, 1983-1990). Mr. Bifucunas is admitted to practice before all courts in the state of California, the Federal Court in the Central, Southern and Eastern Districts of California, the Ninth Circuit Court of Appeals and the Supreme Court of the United States. He has served as judge pro tem for the Los Angeles Municipal Court and as panel mediator/arbitrator for Los Angeles and Ventura Superior Courts.

NANCY SWAIM is an investigator at The SWAIM390 Company, Inc., in Marina Del Rey. Ms. Swaim began her career as an investigator in 1994 in the Los Angeles office of a global white-collar investigations firm. One of her first assignments was investigating wrongful death allegations in a battle over the multi-billion dollar estate of tobacco heiress Doris Duke. Widely reported as "The Butler Did It," the case involved numerous interviews with Ms. Duke's associates. Her experience includes investigations involving business fraud, environmental, copyright infringement, competitive intelligence, and toxic tort litigation. She developed an expertise in stalking and workplace violence. In 2001, Ms. Swaim founded The SWAIM390 Company, Inc., a California-licensed firm with a focus on white-collar private investigations and complex information development. SWAIM390 serves attorneys, general counsel, investment professionals and selected private clients. It handles a wide scope of matters that include asset searches, witness and judgment debtor locates, pre-employment background checks, forensic data recovery, competitive intelligence, asset searches, fraud investigations, intellectual property theft, grey-market and counterfeited goods, due diligence, and civil litigation support. Multi-tiered matters sometimes also involve multiple plaintiffs in class-action suits.

DIRECTIONS & PARKING

To obtain directions and parking information, please contact the facility listed.

FREE REFERENCE BOOK
Nuts and Bolts of Collection Law
 Receive a comprehensive course book, included with your tuition, which you can take back to your office and use as a reference.

AUDIO RECORDINGS
 This seminar will be recorded in its entirety. If you can't attend, you can still obtain the benefits of the information provided by purchasing the manual and CD. See the registration form to order.

CANCELLATION
 Has your schedule changed? Visit us on the web or call one of our customer service representatives to learn more about your cancellation options.

THE NBI GUARANTEE
 Your satisfaction is our guarantee! If you aren't satisfied with a seminar or training resource, call or write us and we'll make it right!

The registration is encouraged if you need to register at the door, you may wish to call us first to confirm availability, and to receive information regarding schedule or location changes.

PASADENA

NOVEMBER 7
 Sheraton Pasadena Hotel
 303 East Cordova Street, Pasadena CA 91101
 Phone: 626-449-4000

SCHEDULE
 REGISTRATION TIME 8:30 — 9:00 am
 SEMINAR TIME 9:00 am — 4:30 pm
 Complimentary snacks and refreshments are provided.
 Lunch is on your own.

TUITION
 \$359 for the first registrant
 \$349 for each additional registrant

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