



PRESENTED BY
Sharon R. Biederman
Donald Brigham
Christopher M. Cullen
Joshua P. Friedman
Adam M. Greely
Martin B. Greenbaum
Thomas E. McCurnin
Dean P. Sperling

CONTINUING EDUCATION
CLE - 6.00
Available for in person program and live video webcast
California MCLE for Paralegals
ICB - 7.25
See inside for details!

IRVINE, CALIFORNIA — December 8, 2009
Attend in person or via live video webcast!
PASADENA, CALIFORNIA — December 16, 2009

*> Proven Techniques for Collecting Debt Post-Judgment and
Litigating Harassment Claims*

ADVANCED COLLECTION STRATEGIES

**2 WAYS
TO ATTEND ON
DECEMBER 8th!**
in person or
via live video
webcast!
See inside for details!

SEMINAR OVERVIEW

Discover Advanced Techniques to Collect What's Owed

A favorable verdict against a debtor was awarded, but what legal options are available to collect debts post-judgment? Attend this seminar to uncover advanced techniques for handling the daunting task of execution on judgment. Experienced practitioners will give you the secrets to getting what's owed while complying with strict debtor protection laws. In addition, you'll gain key strategies for defending against collection harassment claims should they arise. Build the right tools to achieve favorable results in debt collection. *Register today!*

10 BENEFITS OF ATTENDING

- Master asset-specific collection techniques to claim what is owed.
- Outmaneuver stubborn debtors by being able to identify their personality types and select the most effective collection techniques for working with them.
- Examine when garnishment should be used and when it should be avoided.
- Avoid violations of the FDCA by recognizing what collection practices are prohibited.
- Learn the secrets to expeditious commercial debt collection through liens and other advanced techniques.
- Discover what defenses and counterclaims can diffuse a harassment claim.
- Know the importance of collector documents and phone messages to the plaintiff's case: find out what you need to document to have a solid rebuttal for incriminating evidence.
- Understand what crucial evidence to look for during discovery to successfully defend against a harassment claim.
- Gain powerful trial techniques to sway the jury and debunk expert evidence.
- Study the ethical dilemmas that can arise from an overlap of collection agency and attorney activities.

SEMINAR OUTLINE

POST-JUDGMENT COLLECTION:

GETTING CONSUMER DEBTORS TO PAY

9:00 - 10:30 Written by Donald Brigham.

Presented by Donald Brigham in Irvine and

Thomas E. McCurnin in Pasadena.

Steps to execute on judgment

Secrets to Asset Discovery

Different Debtor Types and Techniques

for Working With Them

Advanced Asset-Specific Collection

Techniques for Consumer Debt

(Includes: Freezing Bank Accounts,

Wage Garnishment, Judgment Liens,

Writs of Execution, etc.)

Required Forms and Other Documentation

ILLEGAL COLLECTION PRACTICES

10:45 - 12:00 Written by Sharon R. Biederman.

Presented by Sharon R. Biederman in Irvine and

Joshua F. Friedman in Pasadena.

Overview of FDCA - Required and

Prohibited Debt Collection Practices

Case Law Update

Wage Garnishment Regulations

Other Federal and State Laws

COLLECTING BUSINESS DEBT: THE NUANCES

OF COMMERCIAL COLLECTION

1:00 - 2:00 Written by Christopher M. Cullen.

Presented by Christopher M. Cullen in Irvine and

Thomas E. McCurnin in Pasadena.

Steps to Execute on Judgment

Secrets to Working With Business Debtors

Advanced Collection Techniques for

Commercial Debt

Required Forms and Other Documentation

ETHICAL CONSIDERATIONS DURING THE COLLECTION PROCESS

3:30 - 4:30 Written by Martin B. Greenbaum.

Presented by Martin B. Greenbaum in Irvine and

Dean P. Sperling in Pasadena.

Collection Letters

Misrepresentation

Intermingling Activities of Collection

Agency and Attorney

Harassment

Attorneys' Fees

ON COLLECTIONS

2:15 - 3:30 Written by Adam M. Greely.

Presented by Adam M. Greely in Irvine and

Dean P. Sperling in Pasadena.

Steps to Take When a Debtor

Files Bankruptcy

Chapter 7 - Liquidation,

Automatic Stay, Dischargeability

Chapter 13 - Reorganization,

Automatic Stay, Dischargeability

(Includes: Testing and "Abusive Filing"

Exemption Planning

707(a) and 707(b) Dismissal

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

DECEMBER 8 - IRVINE

SHARON R. BIEDERMAN is the principal in the law firm of Biederman & Associates, where she represents creditors including financial institutions and corporations, in enforcement of their rights in state and bankruptcy courts. Ms. Biederman earned her B.A. degree, magna cum laude, from the University of California at Los Angeles and her J.D. degree from Loyola Law School in Los Angeles. She previously has spoken for various professional groups on topics including creditors' rights in state court litigation, the rights of creditors in bankruptcy matters, and judgment remedies and post judgment collections. Ms. Biederman is a member of the State Bar of California, the Orange County Bankruptcy Forum and the Orange County Women Lawyers.

DONALD BRIGHAM is the principal and founder of the Brigham Law Firm in Mission Viejo. Mr. Brigham has restricted his practice to post judgment collections, commercial collections, bank fraud, business fraud, creditors' rights, financial fraud, financial fraud recovery, fidelity and surety bonds since 1986. In 1976 he accepted an appointment as an agent with the FBI where he was trained in and conducted investigations into financial crimes, money laundering, wire and mail fraud, and fugitives. Mr. Brigham also conducted background investigations for executive service and federal judicial appointments. He is admitted in both the California and U.S. Supreme Courts, and all California U.S. District Courts. Mr. Brigham is a member of the State Bar of California, the Orange County Bar Association and the American Society for Industrial Security (ASIS). He earned his B.A. degree at the University of California, Berkeley and his J.D. degree at Western State University.

CHRISTOPHER M. CULLEN is an attorney with Lanak & Hanna, P.C., a law firm in Santa Ana, California, specializing in construction disputes, commercial collection and business litigation. His practice focuses on litigating and arbitrating commercial and construction claims and disputes, representing his clients in issues relating to claims of mechanics' liens, stop notices and bond claims. Clients include commercial enterprises of all sizes, private owners, general contractors, specialty contractors, material suppliers and equipment rental companies. Mr. Cullen is a member of the State Bar of California.

ADAM M. GREELY is a member of the law firm of Galpin, Passon & Greely in Irvine, California. Since his graduation from law school, Mr. Greely has been in private practice specializing in commercial and business litigation, and creditor bankruptcy. He has been with Galpin, Passon & Greely since 1994. While with the firm, Mr. Greely has lectured at various seminars concerning creditors' rights, bankruptcy law and collection of judgments. He received his B.A. degree from Pomona College and his J.D. degree from Loyola University School of Law, where he was a member of the St. Thomas More Law Honor Society. Mr. Greely is a member of the State Bar of California. He is also a member of the Creditors' Rights Section of the Orange County Bar Association and Orange County Bankruptcy Forum where he served on various committees.

MARTIN B. GREENBAUM is the senior attorney at Greenbaum Law Group, LLP, in Newport Beach, where he limits his practice to collection and loss recovery. Mr. Greenbaum has lectured widely to trade and business groups on the topic of collection and judgment. He also has served as an instructor and presenter for several programs on enforcement of judgments and post-trial practice, and as a University of California extension instructor for legal assistance courses concerning obtaining and enforcing money judgments and mechanics' liens at the Irvine, Los Angeles, Riverside, San Diego and Santa Barbara campuses. He is also a frequent presenter for National Business Institute on collection law. Mr. Greenbaum is a past chair of the Orange County Bar Association's Creditors' Rights Section. He received his B.A. and J.D. degrees from the University of California - Los Angeles.

DECEMBER 16 - PASADENA

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. He is the principal that oversees everything at the firm. Mr. Friedman has spoken for the Santa Clara Bar Association. 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, the Los Angeles County Bar Association, ACA International, CAC and the California Association of Judgment Professionals.

THOMAS E. MCCURNIN is with the Los Angeles law firm of Barton, Klugman & Oetting LLP, where he practices in the areas of collections, banking law, real estate, lender liability, leasing litigation and bankruptcy. He is the author of several articles related to his areas of practice, including "Is a Federal Homestead Exemption Looming Nearer?" *National Law Review*, September 2001, and "Dishonest Bookkeepers Protecting the Bank Against Forged and Altered Checks," *Banking Law Journal*, November 2002. Mr. McCurnin is a member of the State Bar of California, the California Bankruptcy Forum, the Commercial Law Institute, the Equipment Leasing Association, the Western Association of Equipment Lessors, the Federal Bar Association, The Association of Trial Lawyers of America, the Financial Lawyers Conference-Los Angeles, the Independent Bankers Association, the California Bankers Association and the Los Angeles Commercial Law Committee. He received his B.A. degree from the University of Iowa and his J.D. degree from Drake University.

DEAN P. SPERLING is a sole practitioner in Santa Ana, California, and has been practicing law for almost 30 years. Mr. Sperling practices in all California trial courts at the federal and state levels. The areas of law in which he has extensive experience includes commercial litigation and collection, bankruptcy and creditors' rights, probate and general business litigation. Mr. Sperling was admitted to the State Bar of California in 1978, and is admitted to practice before the Supreme Court of the United States, all federal district courts in California and the Ninth Circuit Court of Appeals. He is a member of the Orange County Bar Association (member, Commercial, Business Bankruptcy and Probate sections). Mr. Sperling is a graduate of Claremont McKenna College and was awarded his Juris Doctorate degree from Loyola Law School of Los Angeles.

IMPORTANT DETAILS

**2 WAYS
TO ATTEND ON
DECEMBER 8th!**
in person or
via live video
webcast!

Don't miss the benefits of this seminar just because you can't leave the office! Get "real time" training right at your desk!

This program will be presented in Irvine at the Atrium Hotel at Orange County Airport and simultaneously via a live online broadcast.

In-person attendees will receive a full printed seminar manual and complimentary beverages and snacks throughout the day. Webcast attendees will receive streaming audio and video directly from the live program, will be able to view and print the reference manual, and submit questions electronically for live responses.

Attend in Person

Registration — 8:30 - 9:00 am

Program — 9:00 am - 4:30 pm

First registrant - \$365

Each additional registrant - \$355

Attend via Live Video Webcast

Program — 9:00 am - 4:30 pm

First registrant - \$375

Each additional registrant - \$365

Irvine — December 8

(Attend in person or via live video webcast!)

Atrium Hotel at Orange County Airport
18700 MacArthur Boulevard, Irvine CA 92612
Phone 949-833-2770

Pasadena — December 16

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

Directions and Parking - To obtain directions and parking information, please contact the facility listed above.

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.

Reference Book - *Advanced Collection Strategies* — Our comprehensive course book written specifically to accompany this program, allows you to use it as a reference back at the office!

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, CD or DVD. See the registration form to order.

The NBI Guarantee - If you aren't satisfied with a seminar or training resource, call or write us and we'll make it right.



REGISTRATION

- To attend this event in person or via live video webcast — register using the form on the back of this brochure, phone us at 800-930-6182, fax your completed form to 715-835-1405 or visit us online at www.nbi-sems.com.

CREDIT INFORMATION

The specific continuing education credit(s) listed below are for attending the live program. The credits may or may not apply for the recorded version of this program. Please check our website for details. For additional questions regarding education credits please contact us at 866-240-1890.

In Person Program

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

CLE - 6.00 - 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 activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education. NBI, Inc. is a State Bar of California approved MCLE provider - #53. Self-study credit is available.



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 "Advanced Collection Strategies" content has been reviewed and approved for 7.25 CLBB continuing education credits.

Live Video Webcast

CLE - 6.00 - 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 activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education. NBI, Inc. is a State Bar of California approved MCLE provider - #53. Participatory credit is available.

*National paralegal credits available, if applicable.

ADVANCED COLLECTION STRATEGIES

I Will Attend in Person

Please check appropriate box

- December 8 - Irvine** (S0901ER)
 December 16 - Pasadena (S0902ER)

\$365 — first registrant
\$355 — each adt'l registrant

I Will Attend via Live Video Webcast

- December 8** (S2172ER)

\$375 — first registrant
\$365 — each adt'l registrant

Unable to Attend? Purchase the recording and manual of this seminar.

If you would like to order, please select the box below. Please provide street address and allow 2 weeks following seminar date for delivery.

- CD & Manual** — \$365 (S0901CDRA)
 DVD & Manual — \$375 (S2172DVDCDR)

*Include \$7.95 for shipping (\$14 to AK, HI or PR)
Shipments to CA, MN, NV, RI, SD and WI must also include sales tax.

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REGISTRATION FORM

Does this confirm a phone or fax registration? Yes No

ATTENDEE INFORMATION

Please photocopy this form for multiple registrants.

NAME _____

TITLE _____

E-MAIL ADDRESS _____

NAME _____

TITLE _____

E-MAIL ADDRESS _____

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Exp. Date _____

Signature _____

Please bill me. (If your organization requires a P.O. please provide it.)

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Atrium Hotel at Orange County Airport and simultaneously via a live online
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