

Edward Boltz is the managing partner at the Law Offices of John T. Orcutt, P.C., where he has represented clients in not only Chapter 7 and 13, but also in related consumer rights litigation, including fighting abusive mortgage practices and developing solutions for student loans.

Mr. Boltz received his B.A. from Washington University in St. Louis in 1993 and his J.D. from George Washington University in 1996. He is a member of the NC State Bar, where he has been certified as a specialist in consumer bankruptcy law. He is admitted to practice before the Districts Courts in both the Eastern and Middle Districts of North Carolina.

Mr. Boltz served as the President of the National Association of Consumer Bankruptcy Attorneys (NACBA) from 2013 through 2016, and remains on its Board of Directors, co-chair the Legislative Committee. Mr. Boltz was a commissioner on the American Bankruptcy Institute's Consumer Bankruptcy Commission from 2017-2019. He also served on the Bankruptcy Council for the North Carolina Bar Association, where he co-chaired the Committee which created a Mortgage Modification Program for the North Carolina bankruptcy courts.

Mr. Boltz is a frequent speaker on bankruptcy issues at both national and local seminars, including at NACBA Conventions and Workshops, past NCLC Workshops, and the North Carolina Bankruptcy Institute.

After leading the discussion with the Department of Education that led to the issuance of guidance making student loans substantially easier to discharge in bankruptcy, Mr. Boltz was appointed an alternate to the Negotiated Rulemaking Committee, contributing advice to revisions in the regulations regarding student loan relief programs. Earlier in 2019, Mr. Boltz testified on behalf of NACBA in Congress regarding the need for changes to the Bankruptcy Code to make student loans dischargeable and to disabled veterans from the harsh results of the Means Test. In 2008, he previously testified to Congress to similarly protect National Guard and Reservists, which was enacted as the National Guard and Reservists Debt Relief Act.

For the Spring 2020 semester, Mr. Boltz served as an Adjunct Professor at the University of North Carolina School of Law, assisting clients in the Consumer Financial Transactions clinic with student loans.

Mr. Boltz is also the President of the Monti, a North Carolina organization that produces live storytelling shows and recordings of his and others tales can be heard at www.themonti.org.

M. Erik Clark

For over 26 years, M. Erik Clark has been the Managing Partner of [Borowitz & Clark](#), a leading consumer bankruptcy law firm serving the Central and Eastern Districts of California. Mr. Clark is Board Certified in Consumer Bankruptcy by the American Board of Certification and a member of the State Bar in California, New York, and Connecticut.

Mr. Clark recently concluded a nine year stint as an Adjunct Professor at Loyola Law School where he founded and taught their Consumer Bankruptcy Clinic. In addition, he has served as the President of the National Consumer Bankruptcy Litigation Center (NCBLC) and the American Consumer Bankruptcy College (ACBC). He is a member of the National Association of Consumer Bankruptcy Attorneys (NACBA), the National Association of Consumer Advocates (NACA), the American Bankruptcy Institute (ABI) and a 2013 recipient of NACBA's Distinguished Service Award.

Mr. Clark has been a panelist at the National Conference of Bankruptcy Judges, the Annual Convention of the National Association of Chapter Thirteen Trustees as well as the Annual NACBA Convention and other bankruptcy related seminars throughout the country. During his career, he has served on numerous court committees and represented thousands of clients in Chapter 7 and Chapter 13 bankruptcy cases. He received his J.D. in 1994 from Quinnipiac University in Hamden, Connecticut.

JOHN M. HAUBER

JOHN M. HAUBER WAS APPOINTED AS THE CHAPTER 13 STANDING TRUSTEE FOR THE SOUTHERN DISTRICT OF INDIANA, INDIANAPOLIS DIVISION ON APRIL 1, 2015. PRIOR TO THIS APPOINTMENT, MR. HAUBER WAS A PARTNER IN THE INDIANAPOLIS, INDIANA OFFICE OF TOM SCOTT & ASSOCIATES, P.C. HIS PRACTICE INCLUDED BUSINESS AND CONSUMER BANKRUPTCY, DEBTOR AND CREDITOR'S RIGHTS INCLUDING FINANCIAL RESTRUCTURING AND WORKOUTS, AND ALL ASPECTS OF BANKRUPTCY LITIGATION.

MR. HAUBER RECEIVED HIS A.B. FROM WABASH COLLEGE IN 1990 AND HIS J.D. FROM INDIANA UNIVERSITY ROBERT H. MCKINNEY SCHOOL OF LAW IN 1993. HE WORKED FOR THE INDIANA ATTORNEY GENERAL'S CONSUMER PROTECTION DIVISION FROM 1993 THROUGH 1997 AS A DEPUTY ATTORNEY GENERAL AND WAS A MEMBER OF THE NATIONAL ASSOCIATION OF CONSUMER ADVOCATES AND THE INDIANA HOME DEFENSE TASK FORCE. HE WORKED IN PRIVATE PRACTICE FROM 1997 THROUGH 2002 EMPHASIZING THE REPRESENTATION OF CONSUMER BANKRUPTCY DEBTORS.

MR. HAUBER IS CURRENTLY AN ADJUNCT PROFESSOR AT THE I.U. MCKINNEY SCHOOL OF LAW AND HAS WRITTEN THE TEXTBOOK, *SECURED TRANSACTIONS AND BANKRUPTCY IN INDIANA (2D ED.)*. HE HAS LECTURED ON ALL ASPECTS OF CONSUMER BANKRUPTCY FOR THE INDIANA CONTINUING LEGAL EDUCATION FORUM (ICLEF), THE INDIANAPOLIS BAR ASSOCIATION, THE AMERICAN BANKRUPTCY INSTITUTE, THE NATIONAL ASSOCIATION OF CHAPTER THIRTEEN TRUSTEES, THE AMERICAN COLLEGE OF BANKRUPTCY, AND THE OFFICE OF THE UNITED STATES TRUSTEE FOR REGION 10 SINCE 2002. HE IS ON THE NACTT BOARD AND IS THE CO-CHAIR OF THE NATIONAL MORTGAGE COMMITTEE. HE IS ADMITTED TO ALL INDIANA STATE COURTS, FEDERAL COURTS FOR THE NORTHERN AND SOUTHERN DISTRICTS OF INDIANA AND THE 7TH CIRCUIT COURT OF APPEALS. THE AMERICAN COLLEGE OF BANKRUPTCY INDUCTED MR. HAUBER AS A FELLOW AS PART OF CLASS XXXIV IN MARCH 2023.