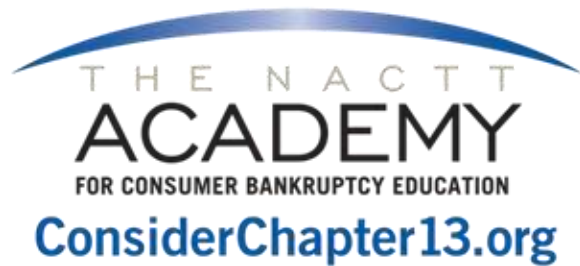


**NACTT 57th Annual
Seminar
San Francisco, CA
Educational Materials**



4:00-5:00 Breakout Session

Technology Trends for the Bankruptcy Office

Moderator: Kathy Anderson Dockery, Chapter 13 Standing Trustee for the Central District of California (Los Angeles)

Naliko K. Markel, Chapter 13 Standing Trustee for the District of Oregon (Eugene)

Daniel Gibbs, Esq., Consulting & Training Services (Peachtree City, GA)

Scot Turner, 13Consulting Services (Las Vegas, NV)

MATERIALS INDEX

- 1. PDF of PowerPoint Presentation**
- 2. Speaker Biographies**



1

Naliko Markel
Chapter 13 Trustee

2

Types of Cloud

3



Why Go to the Cloud?
(Infrastructure as a Service)

- Space
- Safety/Security
- Backups and Redundancy
- Budget

4

How Do We Get There?



5



Timing and Budget



UST Approval



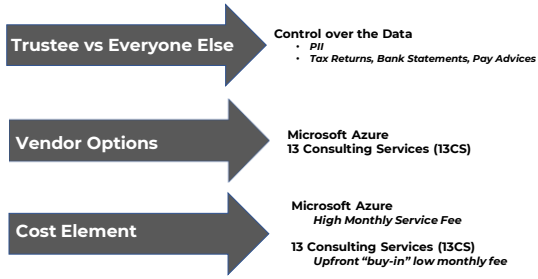
Hosted Services



Users and Hardware

6

What Cloud is Right for Me?



7



Scot Turner
QC Networks

8

- Firewall best practices and blocking the bad guys
- Email threats - what they look like, end user training
- Patching - don't forget...it's not just Windows updates
- What is my network DMZ and why should I be using it
- Antivirus - I'm sure you have it but make sure it has this, that and that too

9

Firewall Best Practices

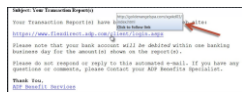
- Lock it down - then open it up
- Proxy Settings
- Geo-Location
- WWW Category Blocking



10

Email Threats

- Phishing
- Attachments
- Spoofing
- HOVER! Don't click



11

Email Threats

Mitigate with Training, SPF, DKIM, DMARC

SPF

• If sending authentication check

• Verify email from sending and printing

USE IT TO: [Verify email from sending and printing](#)

DKIM

• Message authenticity verification

• Prevent phishing or message impersonation

• Verify email from email address

USE IT TO: [Prevent phishing or message impersonation](#)

DMARC

• Address threat of security

• Improve email threat security

• Verify email from authentication procedure

USE IT TO: [Improve email threat security](#)

Super Tool for [mxdallasch13.com](#) [View Log](#) [View Log](#)

Host	Reverse	IP Address	TLS
0	mxdallasch13.com	104.17.138.100	128-bit

Test	Result
SPF Record Published	SPF Record found
DKIM Policy Not Enforced	DKIM Signature/Policy not enforced
DNS Record Published	DNS Record found

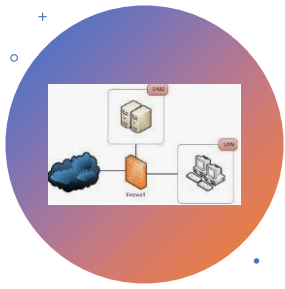
12

Patching

- Windows
- Windows "Other"
- 3rd Party
- Reporting (what do I have, what version it's on, out of date apps)

PDQ.com
ManageEngine.com
N-able.com
Qualys.com

13



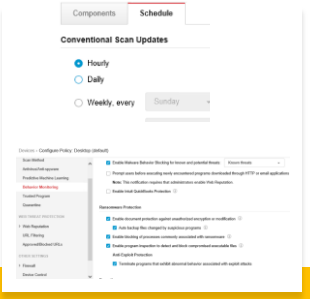
Network DMZ

- What is it – Safe zone
- When to use it – segment incoming internet traffic from secure LAN
- Make sure your policies don't allow from Optional to Trusted!

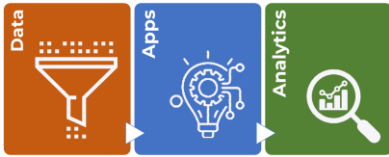
14

Antivirus – make sure!!

- Scheduled updates
- Alert on out-of-date patterns
- Report on where it's not deployed
- Extra features – enable them!
- Behavior Monitoring
 - Malware
 - Ransomware
- URL Filtering



15



Kathy Dockery
Chapter 13 Trustee

16

The Power of Digitization
Extracting Data from PDF Files

Schedule D - PDF

PDF Converted into a Database Table

CaseNumber	PlanData	AccountNumber	CreditorName	ScheduleDateDescription	Debt Amount	Property Value	Unsecured	ClaimAmount	PayeeAddress1	PayeeAddress2	PayeeCity	State	Zip
2118192	15-Nov-21	15075	CELEBRITY Central Loan	8222 Exposition Ave Los Angeles, CA 90048, Los Angeles, CA 90048, 213-221-1100	\$434,748.00	\$689,850.00	\$0.00	\$0.00	4800	Po Box 77404	Evring	NJ	08281
2118192	15-Nov-21	12001	Toyota Finance Services	2017 Toyota Hwy 12,000 miles KBB private party value after bankruptcy	\$4,364.00	\$8,800.00	\$0.00	\$0.00	4800	Po Box 8026	Center Rapids	IA	52409

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Converting Information into Digital Format
Benefits

Easier To View Relationships Between Data Points (Bankruptcy Schedule/Plan Items)
Algorithms can be created to identify issues in the case



- The Data can be used to generate different aspects of case profiles, for example:
- Are payments owed on the assets (Car)
 - How is the asset (Car) treated in the Plan and Schedules?
 - Is the asset (Car) payments paid through the Schedule J?
 - Has the asset (Car) been exempted?
 - Is the asset (Car) being surrendered?

18



Apps - 341 Zoom Scheduling and Media Platform Scheduling Features

The screenshot displays the Zoom Meeting Form interface. It includes sections for 'Zoom Meeting Recordings (2)', 'Zoom Meeting Form', and 'Zoom Meeting Participants (3)'. The 'Zoom Meeting Form' section shows meeting ID, date, time, and location. The 'Zoom Meeting Participants' section lists attendees with their names, email addresses, and phone numbers.

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The screenshot shows the 'Attorney Portal' for BOROWITZ & CLARK, LLP. It features a navigation bar with 'Home', 'Contact', 'Case List', and 'Sign Out'. Below the navigation is a section for 'Trustee Forms and Resources' with buttons for '341(a) Meeting Of Creditors', 'Trustee's Confirmation Recommendations', 'Trustee's Motion Recommendations', 'Response To Trustee's Objections', 'Response To Trustee's Motion', and 'Response To Trustee's Comments'. A table lists debtor information:

Debtor Last Name	Debtor First Name	Case Number	341(a) Date And Time	Status	Zoom Meeting ID
Joyner, III	Reginald Dwayne	22-12099-KB	5/26/22 9:30-AM	Rescheduled	81272001095
Wolcott	Gregory Steven	22-12191-KB	5/27/22 9:30-AM	Rescheduled	81262010293
Hibson	Matthew L	22-12440-KB	6/9/22 9:30-AM	Rescheduled	81378995607
Martinez Parada	Karel	22-12508-KB	6/9/22 9:30-AM	Rescheduled	81384880334

Showing 1 to 4 of 4 entries. Page 1 of 1.

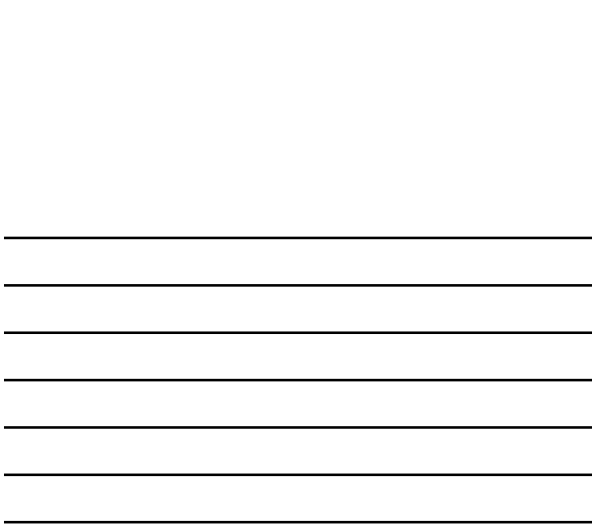
20



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#	Category	Detail	Documents	Attachments
1	The Plan	The Trustee requests that the Debtor file a proposed plan provide for the payment of a fee of \$100,000 to the Trustee for the costs of the hearing on the Confirmation Hearing. The Debtor is also requested to check off the box in Part 1.4 of the Plan to say "Included" for other non-secured creditors. The Debtor has a duty to cooperate with the Trustee. See 11 U.S.C. § 502(b) and F.R.B.P. 4002(c).	Plan Other	0 Attached
2	The Plan	The Debtor is requested to file a plan which only checks off box 1.4. Percentage Plan. To Section 502(c) of the plan to state to request plan payments to the Trustee. The plan is requested to be paid to the regularity of the minimum percentage and dollar amount to be paid to the regularly employed creditors that is the hearing. Deposited income trust under the Chapter 11 means test. See 11 U.S.C. § 502(b)(2) and 502(c) see 11 U.S.C. § 502(b)(2) and 502(c) see 11 U.S.C. § 502(b)(2).	Plan	0 Attached

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Case Number	Debtor Name	Hearing Date	Judge	Hearing Result
22-10764-NB	Hazelle Lisa Arnold	5/3/22	Basco	CONTINUED TO JUN 16, 2022 9:30 AM FOR PLAN FEASIBILITY DUE TO THE CLAIM OF THIS MORTGAGE COOPERATIVE ANNUAL PLAN TO CHECK "PERCENTAGE" PLAN BOX ONLY. EVIDENCE OF FAIR MARKET VALUE OF ALL RESIDUAL INVESTMENT.
22-10477-NB	Hoi Kuen Chan	5/3/22	Basco	CONFIRMED
22-10471-NB	Zenaida Banquig Doucet	5/3/22	Basco	CONFIRMED (Page 3 of the Original Plan or the most recently Amended Plan is unrecorded and amended to remove the check from the "Percentage Plan" box.)
20-18003-NB	Yolanda Espinoza	5/3/22	Basco	CONFIRMED (If the mortgage claim of Bank of America is not amended pursuant to the Loan Modification within 30 days of entry of the order confirming the plan, the Debtor shall file an affidavit to the court to waive its jurisdiction but no later than 45 days after entry of this order confirming the plan.)
22-10647-NB	Donald Joseph Corbett Fields	5/3/22	Basco	CONFIRMED (Page 3 of the Original Plan or the most recently Amended Plan is unrecorded and amended to add a check the "Residual Plan" box and change the percentage in the "Percentage Plan" box to 99.27%.)

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Gregory Steven Velarde
Ginalynn Roberto Velarde
 Case # 22-12191-NB
 BOROWITZ & CLARK LLP
 8286 332-8600

Rescheduled 341(a) Meeting Of Creditors: 5/27/22 9:30 AM
 Zoom Meeting ID: 89439061895
 Confirmation Hearing: 6/30/22 9:30 AM
 Zoom Meeting ID: Check Court Calendar

Mandatory Case Commencement Documents (5)

Type	Resolved	N/A	Attachments
Evidence of Debtor Bankruptcy Plan Payment	<input type="checkbox"/>	<input type="checkbox"/>	0 Attached
Attorney Debtor Communication Authorization	<input type="checkbox"/>	<input type="checkbox"/>	0 Attached
Debtor Identification Documents (Social Security Card And Drivers License)	<input type="checkbox"/>	<input type="checkbox"/>	0 Attached
Debtor Third Party Authorization	<input type="checkbox"/>	<input type="checkbox"/>	0 Attached
Tax Returns	<input type="checkbox"/>	<input type="checkbox"/>	0 Attached

Supplemental Documents (5)

Type	Resolved	N/A	Attachments
Translation Services Requested	No	<input type="checkbox"/>	0 Attached
Domestic Support Obligation Form	No	<input type="checkbox"/>	0 Attached
Business Report For Business With Gross Sales Over \$75,000	No	<input type="checkbox"/>	0 Attached

23



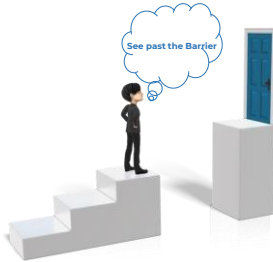
ATTORNEY SCORE CARDS

STATUS	ATTORNEY	Score
ACTIVE	CONRADINE DEFENSE LA	3
DISBARRED PRE-CONFIRMATION (S)	CONRADINE DEFENSE LA	17
TRANSFERRED TO ANOTHER JUDGE (C)	CONRADINE DEFENSE LA	2

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The Challenges



- Find the Right Resources
- Identify the Right Vendors
- Be Creative with your Dream Team

28

Exploring the Options (Old and New)

- **NDC Features**
 - ✓ Emailing Notices
 - ✓ Missed Payments Alerts
- **13 Docs/Bkdocs Features**
 - ✓ PII Search Tools
 - ✓ 341 Checklist Feature
 - ✓ Online Doc Submissions
- **STACS Features**
 - ✓ On Site Reviews
 - ✓ Phishing Training Tools
 - ✓ Training - Non Tech Staff



29

Develop the Five-Year Tech Plan

- Go Beyond Technology Equipment Planning
- Create Tech Goals that Push the Limits
- Be Optimistic



30

Re-Evaluate Previous Tech Decisions In light of New Information

- Virtual vs Physical
- Off Site Backups
- The Cloud (including Cloud Phone Services)
- Remote Users
- ACH
- Email Communications with Debtors
- Other Options...



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Take off Limits on Putting together your Tech Team



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Speaker Biographies



Kathy A. Dockery is a Standing Trustee in the Central District of California. She is a CPA and holds an MBA from Columbia University.



Naliko Markel has worked in the Chapter 13 world since 2002, getting his start working for the Chapter 13 Trustee's office in the District of Oregon – Portland. He initially served as Business Case Analyst, and eventually transitioned to the role of Systems Manager. In 2010, he added management of the Modified Plans Department to his supervisory responsibilities.

On January 1, 2015, Naliko was appointed as Chapter 13 Trustee in the District of Oregon – Eugene. He earned a B.S. in Finance from the University of Oregon and an M.B.A. from the University of Portland. Outside the office, Naliko enjoys spending time outdoors and playing sports with his wife and two kids, cheering on his Oregon Ducks, and gastronomical adventures of all kinds.



Daniel Gibbs - Evolving three decades of bankruptcy law experience into a consulting practice, for the past fifteen years Dan has offered consulting services to various trustee clients across the country. Of Counsel with Peachtree Law Group in Fayetteville, Georgia, his work focuses on compliance, technology, automation, staff training and practice management for Bankruptcy Trustees and other businesses. Dan previously served as Information Systems Manager and Attorney for the Chapter 13 Trustee, and prior to that represented various parties in bankruptcy matters. Dan is the Past President and the current executive director of the Fayette County Bar Association, author of various technology related articles, served as Technology Chairman for the Atlanta Bar Association, as adjunct university faculty instructing Cybercrime, and has delivered dozens of conference presentations. Dan serves as the Director of Operations of Fayette Senior Services, a 501c3 charity employing 35 staff providing transportation services and Meals On Wheels along with various social services and recreational facilities to the seniors of Fayette County, Georgia. Dan previously served on the Atlanta Regional Commission Advisory Committee on Aging Services and is a founding member of the Meals On Wheels Association of Georgia. Dan moved his legal practice from Cheyenne, Wyoming to Peachtree City, Georgia in 1991 and continues to reside there with his wife of thirty years.



Scot Turner, Senior Consultant, QCNetworks started his IT career in 1999 working through Microsoft certifications and consulting with a small company in Washington. After six months as a contractor for the Coast Guard in Hawaii, in 2000 he moved to Portland where he was hired as the Sr. Network Engineer for a local IT services firm and here he met Rick Yarnall, Chapter 13 Trustee, one of their clients. Rick had the opportunity to be a Trustee in Las Vegas in 2004 and convinced Scot to move and be his Systems Manager. Since then, Scot and the QCNetworks team have become the "IT Consultants to the Stars", currently supporting about 20 Trustees in a full or partial IT support role. "I have been nothing short of blessed to be working within the Chapter 13 IT Community for more than 20 years."