

**THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE NORTHERN DISTRICT OF CALIFORNIA**

Santa Rosa / Eureka Division

*presents*

A Further Seminar in Bankruptcy Practice and Procedure

**Elementary Bankruptcy Procedure for Consumer Counsel**  
or  
**Why You are an Idiot if you use 506 to Avoid Judicial Liens**

Monday, January 23, 2017, at 4:00 P.M.  
U.S. Bankruptcy Court  
99 South E Street, Santa Rosa

Using § 506 of the Bankruptcy Code instead of § 522 to avoid judicial liens on a debtor's home works, sort of, but reflects a dangerous lack of knowledge of elementary bankruptcy procedure. This seminar is intended to impart enough understanding of the Federal Rules of Bankruptcy Procedure so that attendees will never again make this mistake. The general risks of using improper bankruptcy procedure will also be discussed.

Attendance at this seminar is limited to attorneys, trustees and other bankruptcy professionals. There is no charge for enrollment or materials. For reservations or further information email [Cara\\_Porter@canb.uscourts.gov](mailto:Cara_Porter@canb.uscourts.gov).

This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of 1 1/2 hours. The United States District Court Practice Program for the Northern District of California certifies that 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.