



**Creditors Practice 2015: Current Developments**  
**September 23, 2015**  
January 23, 2015 – Nashville, TN

**Program Description:** TBA's Creditor's Practice Section offers current developments in this area of the law. The **first portion** of the program will be a discussion on the sovereign citizen problem and how it relates to creditors taking action against them, such as in foreclosures. The **second portion** of the program will discuss garnishment issues regarding subcontractors and independent agents. The **third portion** of the program will discuss various local rules and procedures that collection attorneys encounter throughout Tennessee. The **final portion** of the program will be a discussion of the growing issues and ethics surrounding debt management/settlement companies, particularly attorney based entities.

**Program Producer:** Nathan Horton, *Portfolio Recovery Associates, LLC*

Agenda      Credit hours: 2.0 general, 1 dual

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| 12:30 – 1:00 p.m. | <b>Registration</b>   |
| 12:50 – 1:00 p.m. | <b>Chair's Welcome and Introductions</b><br>Nathan Horton, <i>Portfolio Recovery Associates, LLC</i>  |
| 1:00 - 2:00 p.m.  | <b>Sovereign Citizen</b><br><i>The sovereign citizen movement has seen tremendous growth to coincide with the struggling economy. We'll take a look at some of the tactics so-called sovereign citizens use and how those tactics impact the ability of creditors to collect their debts.</i><br>Jerry Morgan, <i>Wilson &amp; Associates, PLLC</i>   |
| 2:00 - 3:00 p.m.  | Garnishment Issues Regarding Subcontractors and Independent Agents<br><i>The Tennessee Court of Appeals ruled recently in <u>SunTrust Bank v. Crye Leike</u> that garnishments do not run for 6 months on independent contractors. We will discuss the statutory amendment that has been proposed to address the Court's ruling.</i><br>John R. Cheadle, <i>Cheadle Law</i><br>Mary Barnard Cheadle, <i>Cheadle Law</i> |

3:00 – 3:15 p.m.

**BREAK**

3:15 – 4:15 p.m.  
**(1 Dual)**

**Issues and Ethics Surrounding Debt Management Companies**

*An evaluation of the ethical and legal quandaries of the creditor's rights counsel where faced with debt settlement letters from unlicensed - for law or as debt settlement companies - representatives purporting to represent Tennessee resident debtors. This discussion will attempt to bridge the Tennessee ethical rules mandates for represented parties, status of attorneys unlicensed in Tennessee for purpose of the Fair Debt Collection Practices and Tennessee's Uniform Debt Management Services Act.*

**Thomas B. Norris, Jr., Attorney at Law**