

1



2



3

III

Limitations

- We cannot waive the reporting requirements
- We cannot extend the filing deadlines for the operating reports
- We cannot waive UST quarterly fees that have been calculated correctly

4

III

Workshop Focus

- Purpose of operating reports & requirements
- Review red flags
- Review a couple of important accounting & bankruptcy concepts

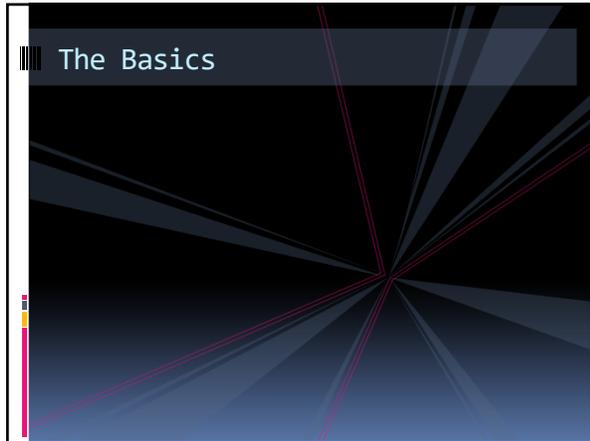
5

III

Workshop Focus

- Review each of the 4 UST report formats
- Explain how to complete each page (in logical instead of chronological order)
- Review UST Quarterly Fee requirements
- Provide some helpful & practical tips

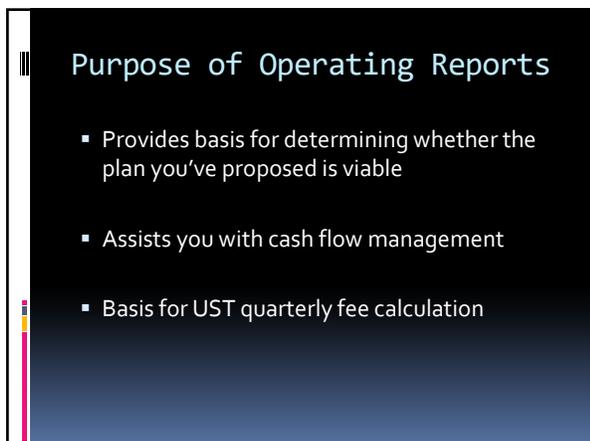
6



7



8



9

Requirements

- Pre-Confirmation = Monthly Reports
- Post-Confirmation = Quarterly Reports
- Must use UST forms

10

Requirements

- Must complete all pages & provide required attachments
- Due on the 20th of the month for the period prior (monthly or quarterly)
- Your attorney must file an electronic copy with the Court

11

Requirements

- Your attorney **MUST** keep hard copy with original signatures (he/she may be required to produce upon request by Court or UST)
- Continue filing until case is closed or until converted or dismissed
- A confirmed case is **NOT** a closed case!

12

Red Flags

- Reports are not filed or filed late
- Incomplete, missing pages, or poorly prepared
- Balancing issues – not all cash accounted for
- Insufficient cash flow and/or profit

13

Red Flags

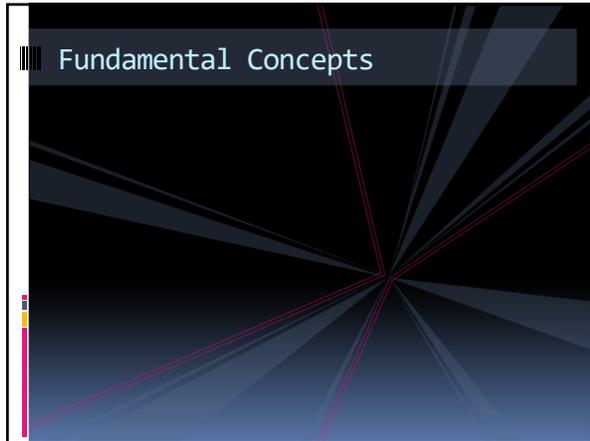
- Negative beginning or ending cash figures
- Increasing post-petition debt
- Inconsistencies between operating reports, bankruptcy schedules, Statement of Financial Affairs (SOFA), and tax returns
- Inconsistencies in figures from month to month

14

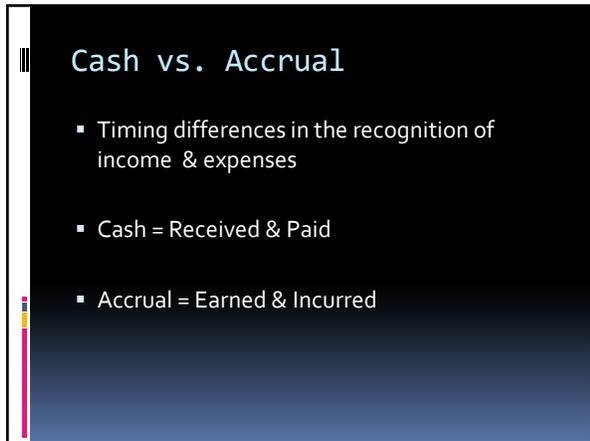
Red Flags

- Transactions “outside the ordinary course”, i.e. beyond the ordinary scope of your business, without court approval: sale of assets, loans, etc.
- Other questionable transactions: payments to professionals without approval, payments on prepetition liabilities, insufficient fund fees, excessive personal expenses, etc.

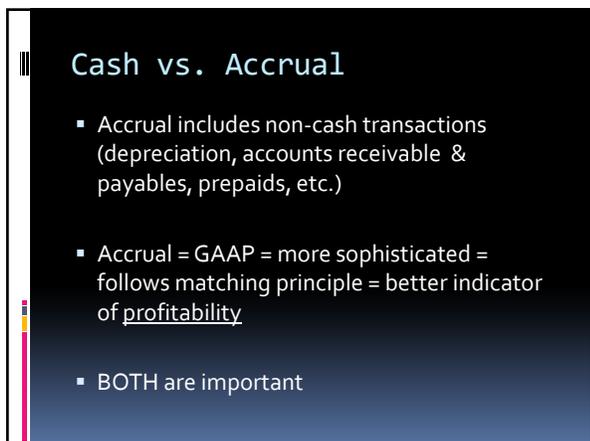
15



16



17



18

Example

You build custom tables. Your booth at a home show in March resulted in 10 orders for tables. It costs \$500 in materials and takes a month to make the tables. Tables are sold for \$800 each and you collect a \$100 initial deposit.

Cash		Accrual	
<u>March:</u>		<u>March:</u>	
Cash Receipts =	\$1,000	Income =	\$0
Disbursements =	\$5,000	Expenses =	\$0
Net Cash Flow =	(\$4,000)	Profit =	\$0
<u>April:</u>		<u>April:</u>	
Cash Receipts =	\$7,000	Income =	\$8,000
Disbursements =	\$0	Expenses =	\$5,000
Net Cash Flow =	\$7,000	Profit =	\$3,000

19

Creation of Bankruptcy Estate

- New entity created upon filing bankruptcy
- Assets belong to the bankruptcy estate and are managed by you as "Debtor-in-Possession" (or trustee)
- Books should be closed the day before
- Transactions segregated into pre and post petition

← Prepetition Petition/Filing Date Postpetition →

20

UST Operating Report Formats

21

Four Available Formats

- Small Business (pink)
- Post-Confirmation (green)
- Accrual Basis (orange)
- Cash Basis (blue)

“MOR” = Monthly Operating Report
“PCR” = Post-Confirmation Operating Report

22

Small Business Form 425C
11 U.S.C. § 101 (51D)

- NOT an elective form - must qualify
- Filed monthly
- Summarized figures so simpler
- Total income & expenses – CASH BASIS
- Attachments required

23

Post-confirmation Forms

- Only used once plan has been confirmed
(Note: A confirmed case is NOT a closed case!)
- Filed quarterly
- Summarized figures so simpler
- Total income & expenses – CASH BASIS
- No attachments required

24

Special Formats

Small Business Report	Post-Confirmation Report
Cover Page	1. Cover Page
1. Questionnaire	2. Summary Cash Receipts & Disbursements
2. Summary Cash Activity	3. Bank Reconciliations
3. Unpaid Bills	
4. Money Owed to You	
5. Employees	
6. Professional Fees	
7. Projections	
8. Additional Information (Attachments)	

25

Standard Accrual/Cash Forms

- Filed monthly
- Use the form that corresponds to how you typically maintain your books
- BOTH are cash/accrual hybrid reports designed to provide specific information

26

Standard Accrual/Cash Forms

- Very detailed
- All pages must be completed even if they are not applicable
- Attachments may be required

27

Standard MOR Formats

Accrual Basis	Cash Basis
1. Cover Page	1. Cover Page
2. Balance Sheet	2. Cash Receipts & Disbursements
3. Income Statement	3. Disbursement Detail
4. Cash Receipts & Disbursements	4. Bank Reconciliation
5. Receivable/Payable Aging	5. Assets of the Estate
6. Bank Reconciliation	6. Liabilities of the Estate
7. Payments to Insiders, etc.	7. Receivable/Payable Aging
8. Questionnaire	8. Payments to Insiders, etc.
	9. Questionnaire

28

Cash Receipts & Disbursements

29

Beginning Cash

Small Business - Pg 2

19. Total opening balance of all accounts

30

Beginning Cash

Post Confirmation - Pg 2

BEGINNING OF QUARTER CASH BALANCE:

31

Beginning Cash

Cash Basis - Pg 1 / Accrual Basis - MOR 3

1. CASH - BEGINNING OF MONTH

32

Beginning Cash - 1st MOR

- Creation of bankruptcy estate
- All cash on petition date = Sch A/B

33

Beginning Cash – Subsequent MORs

- Ending cash from prior month (ALL cash)
- DO include post-petition outstanding checks
- Can be negative (but red flag!)

37

Example

CHECKBOOK REGISTER				
Date	Payee	Amount	Balance	Cleared?
			23,405.19	
02/03/11	Office Supply Warehouse	457.23	22,947.96	Yes
02/03/11	Furniture Sales R Us	1,503.24	21,444.72	No
02/06/11	Telephone Company	66.37	21,378.35	Yes
02/08/11	Airline Flight	1,315.12	20,063.23	Yes
02/17/11	Insurance Premium	3,457.98	16,605.25	Yes
02/19/11	Employee Salary	972.56	15,632.69	Yes
02/23/11	Turnip Advertising	1,012.11	14,620.58	No
02/27/11	Partner Distribution	7,500.00	7,120.58	No
02/28/11	Internet 4 Cheap	98.64	7,021.94	No
02/28/11	Auto Repairs Done Right	564.14	6,457.80	No
			16,947.39	

Petition Date = 02/25/11

Schedule A/B & Beg Cash on 1st MOR =

14,620.58
+ 1,503.24
+ 1,012.11
<u>\$17,135.93</u>

38

Example

DIP CHECKBOOK REGISTER				
Date	Payee	Amount	Balance	Cleared?
			23,405.19	
02/03/11	Office Supply Warehouse	457.23	22,947.96	Yes
02/03/11	Furniture Sales R Us	1,503.24	21,444.72	No
02/06/11	Telephone Company	66.37	21,378.35	Yes
02/08/11	Airline Flight	1,315.12	20,063.23	Yes
02/17/11	Insurance Premium	3,457.98	16,605.25	Yes
02/19/11	Employee Salary	972.56	15,632.69	Yes
02/23/11	Turnip Advertising	1,012.11	14,620.58	No
02/27/11	Partner Distribution	7,500.00	7,120.58	No
02/28/11	Internet 4 Cheap	98.64	7,021.94	No
02/28/11	Auto Repairs Done Right	564.14	6,457.80	No
			16,947.39	

Petition Date = 12/25/10

Beginning Cash = \$23,405.19

Total Expenses = \$16,947.39

Ending Cash = \$6,457.80

39

Cash Receipts

Small Business – Pg 2

20. Total cash receipts

40

Cash Receipts

Post Confirmation – Pg 2

CASH RECEIPTS:
 CASH RECEIPTS DURING CURRENT QUARTER:
 (a). Cash receipts from business operations
 (b). Cash receipts from loan proceeds
 (c). Cash receipts from contributed capital
 (d). Cash receipts from tax refunds
 (e). Cash receipts from other sources
 TOTAL CASH RECEIPTS

41

Cash Receipts

Cash Basis – Pg 1 / Accrual Basis – MOR 3

RECEIPTS
 2. CASH SALES
 3. ACCOUNTS RECEIVABLE COLLECTIONS
 4. LOANS AND ADVANCES
 5. SALE OF ASSETS
 6. LEASE & RENTAL INCOME
 7. WAGES
 8. OTHER (ATTACH LIST)
 9. TOTAL RECEIPTS

42

|||

Cash Receipts

- Cash actually received
- Cash constructively received
- Accounts receivable collections
- You should be making frequent deposits

43

|||

Cash Receipts

- Loans & advances (loans need court approval so be sure to consult with your attorney)
- Do NOT include transfers between bank accounts of the same debtor (talk with your attorney if you have transfers between related entities)
- Do NOT include beginning cash in total receipts

44

|||

Cash Receipts

Small Business:

- Attach supporting schedule for cash receipts:
Exhibit C
- Total on attachment must match total cash receipts reported on line 20

45

Disbursements

Small Business – Pg 2

21. Total cash disbursements

46

Disbursements

Post Confirmation – Pg 2

CASH DISBURSEMENTS:

(A). PAYMENTS MADE UNDER THE PLAN:

- (1). Administrative
- (2). Secured Creditors
- (3). Priority Creditors
- (4). Unsecured Creditors
- (5). Additional Plan Payments

(B). OTHER PAYMENTS MADE THIS QUARTER:

- (1). General Business
- (2). Other Disbursements

TOTAL DISBURSEMENTS THIS QUARTER

47

Disbursements

Cash Basis – Pg 1 / Accrual Basis – MOR 3

DISBURSEMENTS

10. NET PAYROLL
11. PAYROLL TAXES PAID
12. SALES, USE & OTHER TAXES PAID
13. INVENTORY PURCHASES
14. MORTGAGE PAYMENTS
15. OTHER SECURED NOTE PAYMENTS
16. RENTAL & LEASE PAYMENTS
17. UTILITIES
18. INSURANCE
19. VEHICLE EXPENSES
20. TRAVEL
21. ENTERTAINMENT
22. REPAIRS & MAINTENANCE
23. SUPPLIES
24. ADVERTISING
25. HOUSEHOLD EXPENSES
26. CHARITABLE CONTRIBUTIONS
27. GIFTS
28. OTHER (ATTACH LIST)
29. TOTAL ORDINARY DISBURSEMENTS
- REORGANIZATION EXPENSES
30. PROFESSIONAL FEES
31. U.S. TRUSTEE FEES
32. OTHER (ATTACH LIST)
33. TOTAL REORGANIZATION EXPENSES
34. TOTAL DISBURSEMENTS

48

Disbursements

- Cash actually paid
- Cash constructively paid
- All checks issued during the month regardless of whether they have cleared the bank
- Include cash "Balance Sheet" transactions such as capitalized assets or shareholder loans

49

Disbursements

- Try to use categories provided
- Reorganization expenses include quarterly UST fee payments and payments to professionals (which need approval from the Court – so be sure to discuss these with your attorney)
- Do NOT include transfers between bank accounts of the same debtor (talk with your attorney if you have transfers between different entities)

50

Disbursements

Small Business:

- Attach supporting schedule for cash disbursements:
Exhibit D
- Total on attachment must match total cash disbursements reported on line 21

51

Disbursement Detail

Cash Basis - Pg 1A

A TOTAL CASH DISBURSEMENTS

B TOTAL BANK ACCOUNT DISBURSEMENTS

C TOTAL DISBURSEMENTS FOR THE MONTH

Total must be consistent with total cash on page 1!

52

Disbursement Detail

Small Business:

- Attach detailed check register
- Total on attachment must match total expenses on page 2
- Remember to redact all but last 4 digits of bank account number on all attachments!

53

Net Cash Flow

Small Business - Pg 2

22. Net cash flow

54

Ending Cash

Small Business – Pg 2

23. Cash on hand at the end of the month

58

Ending Cash

Post Confirmation – Pg 2

CASH BALANCE END OF QUARTER

59

Ending Cash

Cash Basis - Pg 1 / Accrual Basis – MOR 3

CASH - END OF MONTH

60

Ending Cash

- Beginning cash + net cash flow
- MUST BALANCE!
- May NOT match balance on bank statement
- Rolls to beginning balance of next month

Cash Basis - Pg 1 / Accrual Basis - MOR 3



61

Balancing Issues

- Incorrect beginning cash balance
- Footing, i.e. is the math right?
- Prepetition activity
- Including accrual or noncash transactions

62

Balancing Issues

- Not including cash balance sheet transactions
- Prior period adjustments (may require an amendment – talk with your attorney)
- Using bank instead of book balances

Don't overthink it – follow the cash!!

63

BREAK

Restrooms/Elevators: Out the door & to the right (restrooms on right, elevators on left)

Snack Bar: 1st Floor – head east off elevator towards the front of the bldg and continue down the hall toward the next bldg (snack bar is on the right)

Cafeteria/Vending Machines: 6th Floor – head east off the elevator towards the front of the bldg and then make a left (cafeteria will be on the left)

64

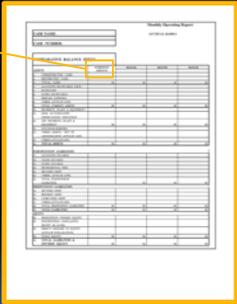
Balance Sheet & Income Statement

65

Comparative Balance Sheet
Accrual Basis – MOR 1

SCHEDULE AMOUNT

- Refers to bankruptcy schedules
- Fair Market Value (FMV)
- Reference point: Figures will not change from month to month



66

Comparative Balance Sheet

Accrual Basis – MOR 1

ASSETS

POSTPETITION LIABILITIES

PREPETITION LIABILITIES

EQUITY

- Cost or Book Value
- Include non-cash items (depreciation, AR, AP, etc.)

67

Comparative Balance Sheet

Accrual Basis – MOR 1

- Cash is Cash!
Total cash must = ending cash on page 3
- Balance Sheet must actually balance!

TOTAL CASH

TOTAL ASSETS

TOTAL LIABILITIES & OWNERS' EQUITY

68

Assets of the Estate

Cash Basis – Pg 3

SCHEDULE AMOUNT

- Refers to bankruptcy schedules
- Fair Market Value (FMV)
- Figures will not change
- Follows order & numbers in schedules

SCHEDULE "A" REAL PROPERTY

SCHEDULE "B" PERSONAL PROPERTY

1. CASH ON HAND
2. CHECKING, SAVINGS, ETC.
3. SECURITY DEPOSITS
4. HOUSEHOLD GOODS
5. BOOKS, PICTURES, ART

69

Assets of the Estate

Cash Basis – Pg 3

- Cash is Cash! Total cash for current month must = ending cash on page 1

CASH ON HAND
CHECKING, SAVINGS, ETC.

- Use Fair Market Value (FMV)



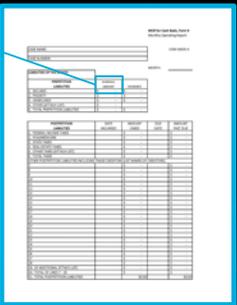
70

Liabilities of the Estate

Cash Basis – Pg 4

SCHEDULE AMOUNT

- Refers to bankruptcy schedules
- Reference point: Figures will not change from month to month



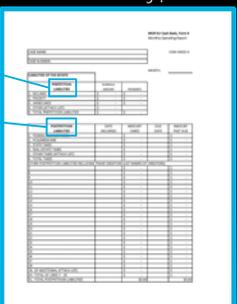
71

Liabilities of the Estate

Cash Basis – Pg 4

PREPETITION LIABILITIES
POSTPETITION LIABILITIES

- Bills NOT yet been paid
- Liabilities are broken into pre-petition and post-petition



72

Balance Sheet

Small Business:

- If prepared, attach Balance Sheet

9. Additional Information

If available, check the box to the left and attach copies of the following documents:

- 38. Bank statements for each open account (listed all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

73

Unpaid Bills

Small Business:

- Bills NOT yet been paid

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it Exhibit E. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from Exhibit E here.

24. Total payables (Exhibit E) \$ _____

Small Business - Pg 2

2. Summary of Cash Activity for All Accounts

If you prepared an income statement, that did not list all of the income to the business since the date you filed bankruptcy, you must report the income on this form. Attach a list of all income received since the date you filed bankruptcy. Identify who owes you money, how much is owed, and when payment is due. Report the total from Exhibit F here.

25. Total receivables (Exhibit F) \$ _____

- Remember to attach Exhibit E with detail!

74

Money Owed to You

Small Business:

- Money that is owed to you that has NOT been paid

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it Exhibit F. Identify who owes you money, how much is owed, and when payment is due. Report the total from Exhibit F here.

25. Total receivables (Exhibit F) \$ _____

Small Business - Pg 3

2. Summary of Cash Activity for All Accounts

If you prepared an income statement, that did not list all of the income to the business since the date you filed bankruptcy, you must report the income on this form. Attach a list of all income received since the date you filed bankruptcy. Identify who owes you money, how much is owed, and when payment is due. Report the total from Exhibit F here.

25. Total receivables (Exhibit F) \$ _____

- Remember to attach Exhibit F with detail!

75

Income Statement

Accrual Basis – MOR2

- Include non-cash items such as depreciation, etc.
- Remember to separate Reorganization Expenses (professionals, UST fees, etc)
- Remember that professional fees may need Court approval – so talk with your attorney if you have them
- Net Profit/Loss ≠ Net Cash Flow

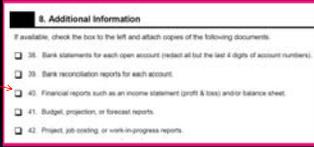


79

Income Statement

Small Business:

- If prepared, attach Income Statement



80

Receivable/Payable Aging



81

Receivable/Payable Aging

Accrual Basis – MOR 4 / Cash Basis – Pg 4A

- Refers to bankruptcy schedules
- Reference point: Figures will not change from month to month
- Breaks out total receivables by how old they are
- If accrual basis - must match figures reported on page MOR 1

82

Receivable/Payable Aging

Accrual Basis – MOR 4 / Cash Basis – Pg 4A

- Breaks out post-petition taxes payable by how old they are

TAXES PAYABLE	0-90	91-180	181-360	361-540	TOTAL
FEDERAL					
STATE					
LOCAL					
OTHER (ATTACH LIST)					
TOTAL TAXES PAYABLE	\$0	\$0	\$0	\$0	\$0

83

Receivable/Payable Aging

Accrual Basis – MOR 4 / Cash Basis – Pg 4A

- Breaks out post-petition accounts payable by how old they are

84

Bank Reconciliation

Cash Basis – Pg 2 / Accrual Basis – MOR 5

Acct #1 Acct #2 Acct #3

A. BANK
B. ACCOUNT NUMBER
C. PURPOSE (TYPE):

Never report the full bank account number – use only the last 4 digits!

88

Bank Reconciliation

Cash Basis – Pg 2 / Accrual Basis – MOR 5

1. BALANCE PER BANK STATEMENT
+

2. ADD: TOTAL DEPOSITS NOT CREDITED
=

3. SUBTRACT: OUTSTANDING CHECKS
=

5. MONTH END BALANCE PER BOOKS

89

Bank Reconciliation

Cash Basis – Pg 2 / Accrual Basis – MOR 5

BANK RECONCILIATIONS
+

INVESTMENT ACCOUNTS
+

CASH
=

TOTAL CASH - END OF MONTH

90

Bank Reconciliation

Cash Basis – Pg 2 / Accrual Basis – MOR 5



TOTAL CASH - END OF MONTH

Figures must be consistent!

Cash MOR:

- Cash Receipts & Disbursements, Pg 1
- Assets of the Estate, Pg 3

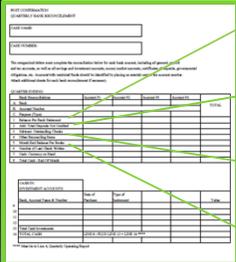
Accrual MOR:

- Comparative Balance Sheet, MOR 1
- Cash Receipts & Disbursements, MOR 3

91

Bank Reconciliation

Post-Confirmation Pg 3



1. BALANCE PER BANK STATEMENT

+

2. ADD: TOTAL DEPOSITS NOT CREDITED

=

3. SUBTRACT: OUTSTANDING CHECKS

=

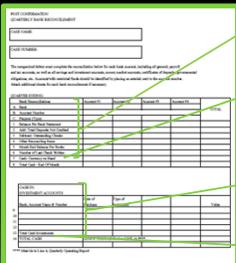
5. MONTH END BALANCE PER BOOKS

Never report the full bank account number – use only the last 4 digits!

92

Bank Reconciliation

Post-Confirmation Pg 3



Bank Reconciliations

+

Cash: Currency on Hand

+

INVESTMENT ACCOUNTS

=

TOTAL CASH

Must match Cash Balance End of Quarter reported on line #4 of Page 2!

93

Bank Reconciliation

Small Business:

- Attach bank statements
- Attach bank reconciliations
- Redact all but last 4 digits of bank account number on all attachments!

9. Additional Information

If available, check the box to the left and attach copies of the following documents:

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

94

Special Payments

95

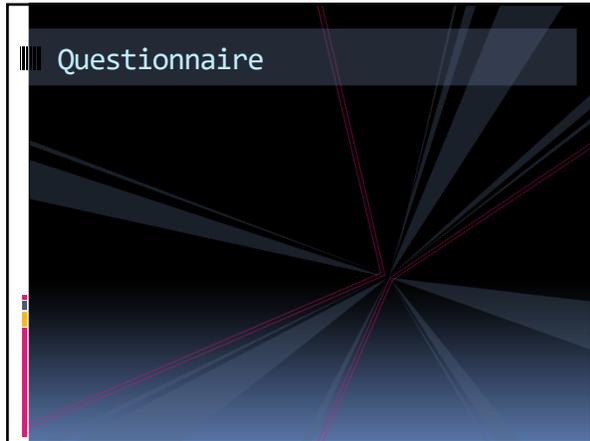
Payments to Insiders

Cash Basis – Pg 5 / Accrual Basis – MOR 6

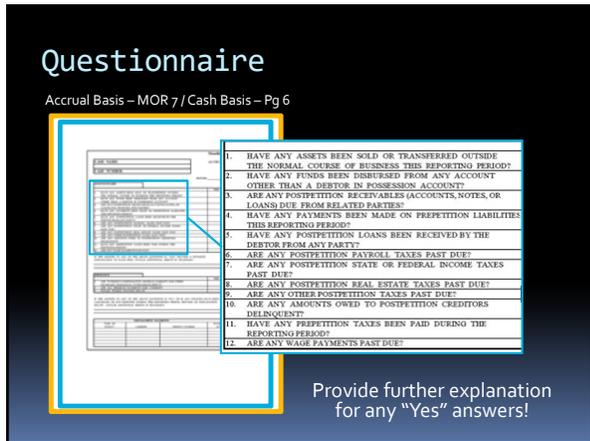
- Include actual and constructive payments
- Includes family members or officers – but see your attorney for a full definition

INSIDERS			
NAME	TYPE OF PAYMENT	AMOUNT PAID	TTL PD TO DATE
1			
2			
3			
4			
5			
TOTAL PAYMENTS TO INSIDERS		\$ -	\$ -

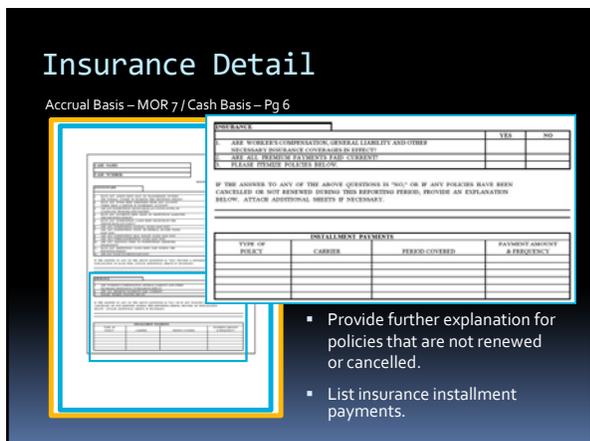
96



100



101



102

UST Fee Requirements

- Calculated on actual and constructive disbursements
- Remember to budget for extra UST fees if a sale generates funds used to pay off debt!

TOTAL QUARTERLY DISBURSEMENTS		QUARTERLY FEE
\$0	to \$14,999.99	\$325.00
\$15,000	to \$74,999.99	\$650.00
\$75,000	to \$149,999.99	\$975.00
\$150,000	to \$224,999.99	\$1,625.00
\$225,000	to \$299,999.99	\$1,950.00
\$300,000	to \$999,999.99	\$4,875.00
\$1,000,000	or more	1% of quarterly disbursements or \$250,000, whichever is less

106

UST Fee Requirements

- Your case is NOT CLOSED when your plan has been confirmed!
- Fees are owed until your attorney files a motion to close your case and it is approved by the Court or until the Court converts or dismisses your case

107

UST Fee Requirements

- Delinquent on the last day of the month following the calendar quarter
- Fees are NOT prorated

1 st Quarter	January 1 st to March 31 st	Delinquent April 30 th
2 nd Quarter	April 1 st to June 30 th	Delinquent July 31 st
3 rd Quarter	July 1 st to September 30 th	Delinquent October 31 st
4 th Quarter	October 1 st to December 31 st	Delinquent January 31 st

108

UST Fee Requirements

If you file bankruptcy on 03/31/11:
 You will owe UST fees for 1st Quarter
 Fees become delinquent on 04/30/11

109

UST Fee Requirements

If the Court closes your case on 10/01/11:
 You will owe UST fees for 4th Quarter
 Fees become delinquent on 01/31/12

110

Payment Options

- Pay.gov
- Regular Mail (Lockbox)
- Overnight Mail (Lockbox)

111

Consequences of Non-Payment

- Dismissal of your case by the Court
- Conversion of your case to a Chapter 7 (liquidation) by the Court
- Assessment of late fees
- Referral to the US Treasury for collection

112

Jointly Administered Cases

- Separate MORs are filed for each case
- UST fees are calculated separately for each entity
- Talk with your attorney about whether you have cases that should be jointly administered

113

Operating Report Summary



114

Summary

- Start with the correct beginning cash figure
- Cash figures are reported on both the Accrual and Cash Basis reports (hybrids)
- Don't take the reports lightly: complete all pages; ensure the report balances; and that figures are consistent

115

Summary

- Review reports prior to filing – they represent the financial activity of your business and you are signing them under penalty of perjury
- File reports timely (20th of the month)
- Pay UST fees timely (delinquent on the last day of month following quarter) and include them in your Plan

116

Helpful Tips

- Focus on accurate reporting – remember you are signing under penalty of perjury
- "Tick & Tie" prior to filing (use proofs)
- Cash is King
- If in doubt...write notes! Anticipate questions!

117

Helpful Tips

- Attach additional schedules to boost a report
- Avoid red flags that trigger further inquiry
- Use the operating reports as a tool – what do the reports say about your business?

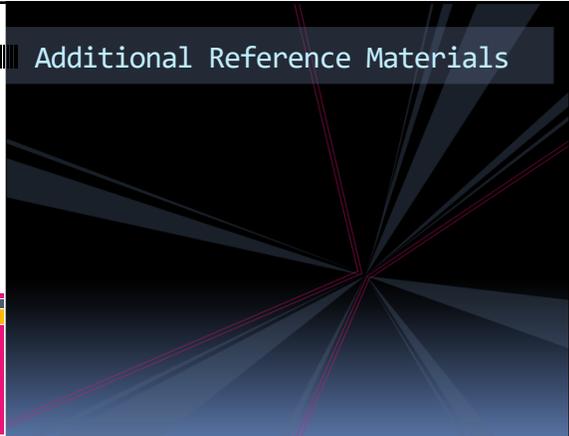
118

Helpful Tips

- Do your own UST fee calculations
- Consider a bookkeeper or CPA (but hiring and paying professionals requires Court approval, so be sure to talk with your attorney first)
- Upon confirmation – follow up with your attorney about the motion for final decree and when to ask the judge to close your case

119

Additional Reference Materials



120

See Regional Website for:

- All operating report formats in Adobe (pdf) and Excel
- Pre-Filing Proofs/Checklists
- "Hearing-Impaired" Version (i.e. written)
- Future live workshop dates

Dallas Office (Northern District): (214) 767-8967
 Tyler Office (Eastern District): (903) 590-1450
www.justice.gov/ust/ro6/reg_info.htm

121

Thank You for Attending!

Our Direct Contact Information*

Brad Perdue, CPA (214) 767-1087 bradley.d.perdue@usdoj.gov	Kendra Rust, CPA (214) 767-1240 kendra.rust@usdoj.gov
Sam Baker, MBA (903) 590-1450 ext 213 samuel.m.baker@usdoj.gov	

If you need a CPE certificate – please see us before you leave.

*Remember that we cannot provide legal advice and that we cannot speak to you directly unless your attorney has given us permission to do so.

122
