



INTERVIEW WITH JUDGE MINDY A. MORA

By: Dawn Leonard

At the age of eight, and not quite tall enough to reach the cash register, young Mindy Berger was ringing up sales and making change while working behind the counter at her parents' toy store in Connecticut. That childhood job motivated her to keep on working toward her goals. After years of achievement and having grown much taller, Judge Mindy A. (Berger) Mora now serves the public as the newest member of the Southern District of Florida Bankruptcy bench.



Judge Mindy A. Mora was sworn in as a bankruptcy judge on April 6, 2018.

Judge Mora's parents instilled in her the necessity of hard work to achieve success. Therefore, they probably were not surprised when, at age 16, after her father declined her request to raise her pay to the minimum wage, she decided it was time to move on. She went out and got a job at Xerox in the accounting department, working after high school let out each day. Early on, Judge Mora learned that if you want more out of life, you have to step out of your comfort zone and go for it!

As her high school graduation approached, Judge Mora asked her mom if she should go to secretarial school (as that seemed to be the path of many young women at that time). Her mother said, "Absolutely not! Go to college. Get a job that is interesting and will pay well." She applied to, and was accepted by, several top-notch colleges, and decided to attend George Washington University, where she planned on majoring in computer science. She soon found out, however, that she did not click with the pocket protector crowd, so she switched to a concentration in finance. Her time at GWU was educational and adventurous, but after four years in the Nation's Capital, she was ready to leave behind the political environment of DC, and headed for the Big Apple and New York University School of Law.

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Bankruptcy Cases Filed From 1/1/18 to 6/30/18:

Total Filed: 8,022

- Chapter 7: 4,385
- Chapter 9: 0
- Chapter 11: 105
- Chapter 12: 0
- Chapter 13: 3,529
- Chapter 15: 3

Additional filing statistics are available on the court website www.flsb.uscourts.gov under the "Court Information" tab at the top of page.

Select: "[Bankruptcy Case Filing Statistics](#)"

REAPPOINTMENT OF BANKRUPTCY JUDGE ROBERT A. MARK

The United States Court of Appeals for the Eleventh Circuit Court of Appeals has reappointed the Honorable Robert A. Mark for another fourteen-year term as a Bankruptcy Judge for the Southern District of Florida. Judge Mark has served on the bench since November 1, 1990.



CAPTURE THE MOMENT: THE HONORABLE MINDY A. MORA'S INVESTITURE AND RECEPTION

By: Cameron Cradic

South Florida has had more than its fair share of rain in the past month. The replenishment of water is usually quite welcome, but we are now in the early season of a Floridian Summer which means more humidity is just around the corner. As such, we tend to cherish sunny days in which we get a break from the rain.

Mother Nature's timing could not have been better when she gave us one of those nice sunny days on Monday, June 18, 2018. Clear skies allowed family, friends, and colleagues to gather sans umbrellas for the investiture and reception of the court's newest jurist. The Honorable Mindy A. Mora was formally sworn in as the newest judge for the Bankruptcy Court of the Southern District of Florida.



**Chief Judge Laurel M. Isicoff and
Judge Mindy A. Mora**

Judge Mora's investiture was presided by Chief Judge Laurel M. Isicoff. Judge Isicoff immediately set a warm and personal tone for the program by recognizing Judge Mora as a dear friend and colleague. She introduced each speaker and added her own inspirations on judicial leadership.

First up was the invocation by Rabbi Jonathan Fisch, from her hometown synagogue, who spoke about the wisdom of judges and their forbearers. He elaborated on the deeper meaning of laws and values, and about leadership and mentors. The latter was a fine lead to the series of speakers who soon followed.

Presentations were given by David Samole, President of the Bankruptcy Bar Association, Michelle R. Suskauer, President of the Florida Bar, and the Honorable Stanley Marcus of the 11th Circuit Court of Appeals, who swore in Judge Mora. She was then joined by her husband and sons as she put on her judicial robe, and after a few camera clicks, she took her place on the bench like a natural. It was in this moment that many would see her for the first time behind her nameplate "Judge Mindy A. Mora."

Scott Baena proudly spoke of his admiration for his friend and colleague of more than 30 years. His words resonated when he spoke about a judge's calling. To him, "There is no higher calling than that of a judge, no better capstone to a legal career, and no better testimony to a lawyer's capability." Further, he brought his comments full circle by addressing respect for the bar and community, and for the legal profession. The Honorable Joel Rosenthal, another mentor from the District of Massachusetts, shared an anecdote to illustrate Judge Mora's considerable abilities. All of the day's speakers spoke of her capacity to think outside the box, which will be appreciated for years to come by those who appear in her court.

When Judge Mora addressed her audience, she spoke about this being the newest chapter of her life. However, she first gave thanks to her mentors. She thanked them for teaching her a great deal about professional and intellectual curiosity, and she also spoke to the importance of having role models. She recited Robert Frost's poem "The Road Not Taken" and expressed gratitude to those who have inspired her on her own personal and professional journey. The final stanza of the poem exemplifies the courage and wisdom gained by charting one's own path and it reads as follows:

I shall be telling this with a sigh
Somewhere ages and ages hence;
Two roads diverged in a wood, and I –
I took the road less traveled by,
And that has made all of the difference.

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FROM THE JUDGES' CHAMBERS



CHIEF JUDGE'S CORNER

By: Chief Judge Laurel Myerson Isicoff

There has been quite a lot going on in the last few months in and around the Southern District of Florida. Of course, the most important and exciting news is that Judge Mindy Mora took the bench in early April, and on June 18 we celebrated her formal investiture. You can read all about the investiture in this issue. Judge Mora is a wonderful addition to the Southern District of Florida. And while we will miss Judge Hyman (not too much; he is still doing judicial settlement conferences and may show up on the bench when you least expect it). Judge Mora is a worthy successor, as her interview on page one of this issue of Courthouse Beacon News reflects. Please make sure to visit Judge Mora's court webpage so you have a clear understanding of her expectations and procedures.

More big news, Judge Mark has been reappointed to a third term. We are all very happy that we will have the benefit of Judge Mark on the bench for another fourteen years.

By now you should have all received notice regarding the newly formed Lawyers' Advisory Committee. The LAC will meet regularly to discuss issues of importance to the Bar and pass on suggestions and concerns to the Court. Please feel free to contact any member using the email – LAC@flsb.uscourts.gov.

Those of you who practice in Palm Beach and Broward are enjoying the updated courtroom technology. We are hoping the Miami Division will get its upgrade next year. Please take advantage of our courtroom technology. Those of you who have trials should already be aware of Local Rule 9070-1(B)(2) which requires that all exhibits be submitted not only in hard copy but also on a thumb drive. But our courtrooms can offer so much more. Over the coming months, we will once again offer brown bags in each division that demonstrate the resources available to you. Your use of the technology will make your presentations much more efficient, which is for everyone's benefit.

This past May all the bankruptcy judges of the Southern District of Florida, as well as bankruptcy, magistrate, district court and circuit court judges from the Eleventh Circuit, attended the Eleventh Circuit Conference. There were hundreds of attorney attendees as well. The Eleventh Circuit Conference takes place every other year and rotates among the three states in the Eleventh Circuit. This year was Florida's turn – we met in Ponte Vedra Beach, just outside of Jacksonville. The Conference included many speakers that addressed those attending in matters relating to justice and judging. One speaker spoke to us about the dark web and the manner in which electronic information can be helpful, but also exploited, and that the court must be wary of the accuracy of any electronic information that has not been vetted in its "native" form. One story the speaker told us about had to do with a basketball player who was traded based on a domestic violence accusation that turned out to be manufactured by a girlfriend who sent herself a fake email from him. Another speaker told us about artificial intelligence and the way in which even video can be manipulated to make it appear that someone is speaking when he or she is not – talk about putting words in someone's mouth! And another speaker told us about a new way to do electronic discovery called "TAR" – Technology Assisted Review. The TAR model "learns" what documents to search for rather than just searching for words. It is far too complicated for me to attempt a fuller explanation, but if you are interested, I am sure you can look it up on the internet.

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FROM THE JUDGES' CHAMBERS

**FLORIDA MORTGAGE FORECLOSURE STATUTE OF LIMITATIONS DOES NOT LIMIT AMOUNT OF SECURED CLAIM IN BANKRUPTCY**

By: Judge Erik P. Kimball

In *BCML Holding LLC v. U.S. Bank National Association*, adv. proc. no. 18-01129, 2018 WL 2386814 (May 24, 2018), Judge Kimball ruled that the amount of a claim secured by a mortgage on Florida real property is not limited by the due date of any component of the accelerated mortgage loan debt. Following the ruling of the Florida Supreme Court in *Bartram v. U.S. Bank, N.A.*, 211 So. 3d 1009 (Fla. 2016), addressing application of the statute of limitations set out in Florida Statutes § 95.11(2)(c) in the context of successive foreclosure actions, a number of parties have argued that a mortgage lender may not include in its foreclosure judgment any sums that accrued more than five years prior to commencement of suit. In *BCML Holding*, the debtor argued that the secured claim of U.S. Bank must be limited to the principal balance of the secured obligation plus the interest that accrued within the five years prior to the bankruptcy petition. Judge Kimball ruled that neither the *Bartram* decision nor any other binding precedent supports that argument and that in fact, the argument makes no sense in light of an installment mortgage loan that is subject to acceleration. Judge Kimball encourages members of the bar to read the decision in full. It is available on the Court's website.

CHIEF JUDGE'S CORNER ([continued from page 4](#))

Our circuit justice – Justice Clarence Thomas – attended the Conference, as he does each time we meet. Justice Thomas took the time to visit our bankruptcy roundtable session and made a point of saying how much he likes the bankruptcy judges and practitioners, even though we always ask him the hardest questions. At our session we asked Justice Thomas about his hiring philosophy – Justice Thomas is known for hiring law clerks outside of the Ivy League. In fact, Justice Thomas told us that he just hired a clerk from the University of Florida. One of the qualities that Justice Thomas looks for are those law students who have overcome significant obstacles to achieve success. Justice Thomas also stressed the importance of recommendations from law professors or law school deans that he trusts. And, of course, very very good grades.

There were other incredible speakers at the Conference – an author who wrote a book about Thurgood Marshall and a case he defended in Florida; the three lawyers who represented the Duke Lacrosse team members who were falsely accused of rape; and a wonderful presentation about *Gideon v. Wainwright*, which included interviews of Mr. Gideon and many of the lawyers that were involved in the case.

When the next Conference invitations come out (Georgia next time), think about attending. It is a wonderful experience.



FROM THE JUDGES' CHAMBERS



I HAVE SUBMITTED THE ORDER, NOW WHAT?

By: Latriece Jones, Law Clerk to Chief Judge Laurel M. Isicoff

You have submitted an Order per the Clerk's Instruction for Preparing, Submitting and Serving Orders, and now you are waiting for the Order to be entered. In deciding whether it is necessary and appropriate to contact chambers regarding the Order, parties should consider the following:

- Check the docket. The Court does not contact parties to inform them that an Order has been entered.
- The emergency nature of the Order. If the Order involves an emergency matter, and after checking the docket, if it is appropriate to contact chambers.
- The time frame since the submission of the Order. If the Order is on a routine matter and 14 days have passed, it is appropriate to contact chambers. It is not appropriate, however, to contact chambers earlier than 60 days from the submission date for matters under advisement.

These tips, hopefully, will help you determine if it is appropriate to contact chambers staff while you are waiting for the Order to be entered.

As a reminder, all of this information is located on the Court's website at <http://www.flsb.uscourts.gov/judges/chief-judge-laurel-m-isicoff> under the "Procedures/Information" tab. Parties are strongly urged to view the Court's website before contacting chambers.

ECSTATIC TO HAVE HER BACK!

By: Jacqueline Antillon, Courtroom Deputy to the Honorable Robert A. Mark

Although we all miss Judge Mark's prior clerk, Luis Casas, Judge Mark feels blessed to have his former law clerk, Corinne Aftimos back as his career law clerk. Corinne clerked for Judge Mark from August 2010 to December 2012 and was very grateful for the opportunity to rejoin his Chambers last July. During her absence, Corinne had two daughters and practiced law with her husband's firm.

Corinne has strong ties to the Miami area. She was born and raised here and received both her undergraduate degree and law degree from the University of Miami. In her first year as an attorney, Corinne worked with this district's newest bankruptcy judge, the Honorable Mindy Mora, at Bilzin Sumberg Baena Price & Axelrod, LLP.

She later joined the "Put Something Back Program" in a position funded by the Bankruptcy Bar Association. In that position, she was fortunate to interact with many local attorneys and to experience firsthand their generosity in volunteering. Although none of the attorneys Corinne approached to ask for their participation in the pro bono assistance program had previously met her, not a single one declined to volunteer. For this, she is enormously proud of, and grateful to, our local bar.

Corinne is fluent in Spanish and French, and has a basic understanding of Arabic, owing to her Lebanese heritage. Her family shares a history of volunteer work with local children's organizations, and in her spare time, she enjoys exploring our local habitat. She is particularly fond of her Palmetto Bay neighbors and the time she spends outdoors with them, her husband and kids, two cats and one dog.

The Bankruptcy Court is thrilled to have Corinne back, and for all of us in Judge Mark's Chambers, it's like winning the lottery for the second time!



CLE AND DISTRICT COURT BAR MEMBER REQUIREMENTS UNDER LOCAL BANKRUPTCY RULE 2090-1(A)

By: Debbie Lewis

Although there is no “Bankruptcy Bar” to which attorneys must be admitted, under this court’s Local Rule 2090-1(A), attorneys must 1) be a member of the Bar of the U.S. District Court for the Southern District of Florida 2) read and remain familiar with all applicable federal, state and local rules, orders and procedures and 3) must earn at least 12 credit hours of Bankruptcy Law during each attorney’s Florida Bar three-year CLE reporting period. Under Local Rule 2090-1(B), attorneys can also earn CLE credit for pro bono legal services. Exceptions to the Local Rule 2090-1(A) requirements are listed under Local Rule 2090-1(C).

CLE CREDIT REQUIREMENT

Instead of requiring attorneys appearing under Local Rule 2090-1(A) to submit proof of compliance with the Bankruptcy Law CLE credit hour requirement, the court requires attorneys applying to become registered users of CM/ECF with full filing privileges to certify in the Local Form “Acknowledgement of Responsibility and Request for Login ID and Password for Live Access to CM/ECF With Full Attorney Filing Privileges” that they agree to adhere to all the rules and requirements of the court and the clerk. Under Local Rule 9011-2(B)(1), attorneys appearing pursuant to Local Rule 2090-1(A) who are not registered CM/ECF users with full filing privileges must include the following certification on all papers filed with the court: “I hereby certify that I am admitted to the Bar of the United States District Court for the Southern District of Florida, and I am in compliance with the additional qualifications to practice in this court set forth in Local Rule 2090-1(A)”.

Each year attorneys who are registered users of CM/ECF receive an email notice from the Clerk of Court reminding them that failure to earn the required CLE credits will result in the automatic loss of that attorney’s qualification to practice law before this court.

DISTRICT COURT ADMISSION REQUIREMENT

At the request of Courthouse Beacon News, Catherine Wade, the District Court’s Executive Services Administrator, answered the following questions regarding the bar of the U.S. District Court, Southern District of Florida.

WHAT IS THE PROCESS FOR ADMISSION TO THE DISTRICT COURT BAR?

“Any member in good standing of The Florida Bar who wants to be admitted to the local bar of the United States District Court, Southern Florida can start the process by simply going on the court website, completing the online registration, paying the admission fee (\$206), and signing the oath [<http://www.flsd.uscourts.gov/admission-practice>]. But they’re not admitted yet! Twice a month the Order of Admission is sent to the Duty Judge for their signature. In most instances, if someone applies between the 1st and the 15th, they are typically admitted before the 20th -- if someone applies between the 16th and the last day of the month, they are typically admitted before the 5th of the following month. Once the Duty Judge signs the Order of Admission, the attorney receives an email that they are admitted to our Bar. That’s it!”

WHAT ISSUES MIGHT AN ATTORNEY ENCOUNTER WHEN APPLYING FOR ADMISSION?

“When an attorney starts our admissions process, they input their name and Florida Bar number into the system. The system automatically verifies their membership status with The Florida Bar. If they are not in good standing with The Florida Bar, they cannot register for admission to our Bar. Our Local Rules also require an attorney to be a

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ROUTINE E-FILING ACTIVITY CAPTURES BANKRUPTCY CASE DATA NECESSARY TO COMPLY WITH JUDICIARY REPORTING REQUIREMENTS

By: Maria Cervino

The Judiciary Data and Analysis Office (JDAO) of the Administrative Office of the US Courts (AO), receives and stores caseload data from courts to provide an information resource on the workload of the Judiciary. This data is collected to prepare reports to meet the Director's statutory requirements for reporting to the Judicial Conference, the Executive Branch, and Congress. These reports are used for planning, allocating resources, and to provide statistical information to the public.

The collection and transmission of required data has been automated through CM/ECF, with data capture occurring during the normal docket activity of case opening and document filing using required event codes.

Since October 2006, as a result of requirements under the Bankruptcy Abuse Prevention & Consumer Protection Act (BAPCPA) and requests from the Judicial Conference, the JDAO requires the collection of some, but not all, docket activity data from contested matters and non-contested matters

Contested Matters are treated as a group of specially coded docket activities that are related. Typically, a group of events are initiated by motion and terminated by order, but may include answers, hearings, trials, etc. Common events include: Relief from Stay, Dismiss Case, Sell Property, Impose Sanctions, Show Cause, etc. CM/ECF holds all events related to a particular Contested Matter until the originating matter is terminated, at which time CM/ECF transmits to the AO all events related to the Contested Matter at once. There are over fifty Contested Matter events that are collected by the AO.

Non-Contested Matters are individual docket activities. These docket activities include: Application to Pay Filing Fees, Plan Confirmation, Order on Conversion, Notice of Appeal, Appeal Election, Appeal Certification, etc. For each Non-Contested Matter, a single docket activity is captured, and CM/ECF transmits the event to the AO in the regular monthly transmission for the month in which the event was filed. There are approximately thirty Non-Contested Matters that are collected by JDAO.

Most docket activity data is collected through the normal docketing process with no additional steps necessary for reporting to JDAO. However, a select number of events will prompt the user to provide additional information. For example, the events for Attorney Sanctions and Creditor Misconduct prompt the user for the dollar value of sanctions that were imposed by the court. In addition, clerk's office staff may need to coordinate with chambers to collect certain docket activity data. For example, when docketing an order related to a Property Valuation Determination, the court must enter whether the valuation was determined to be above or below the claim.

For a docket event to be reported to JDAO, the court must ensure it is properly coded. However, it is equally important that the e-filer select the dedicated coded event and not some other generic docketing event which will not be able to recognize the docket activity nor generate transmission of the data.

If an e-filer uses an incorrect event to docket a reportable event (such as in the example below), the clerk's office will redocket and issue a notice of apparent filing deficiency to ensure that the correct event is used for future filings.

Example: Efiler enters a Motion for Relief from Stay which charges a fee, but the motion is also requesting Adequate Protection (which is also reportable). The case administrator will redocket as a multi-part motion and a Notice of Apparent Filing Deficiency may be entered on the docket.

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SEARCH FEATURE IN CMECF

By: Lorraine Adam

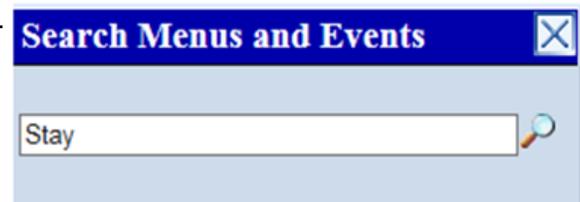
CM/ECF requires an e-filer to enter relief events dedicated for specific functionality within the CM/ECF filing system. The reasons vary. Some events are report-driven. For example, the event Certificate of Compliance, Motion for Discharge and Notice of Deadline to Object places a case on a discharge report to enable the court to ensure a discharge is timely entered. Other events change the case status and/or set a flag for further action. A good example would be the event Notice of Assets [PAPERLESS]. This event changes a case status from “no asset” to “asset” and flags the case for entry of the Notice of Deadline to File Claims, or entry of an order setting the claims deadline for cases that have been reopened.

One of the tools used by the Administrative Offices of the United States Courts to determine court staffing is monitoring the filing and disposition of certain events called “reportable matters.” Some reportable matters are motions. A case will remain open if there is a pending reportable motion until an order is entered disposing of that motion.

Generic events such as Miscellaneous Motion, Amended Motion, and Notice of Filing are available when amending a fee-based document, or for those rare circumstances where no dedicated event exists. If you are unsure whether or not there is a dedicated event for the pleading you wish to file, [click the **Search** feature found in CM/ECF as displayed in the image below:]



By typing a “key” word relating to the pleading you wish to file, the system will display all events containing that word, along with providing the menu where the event is located for your future reference.



Bankruptcy Events → Motions/Applications

[Stay](#)
[Stay Pending Appeal](#)
[Clarification of the Automatic Stay](#)
[Continue/Extend the Automatic Stay](#)
[Impose Automatic Stay](#)
[Relief from Automatic Stay](#)
[Relief from Stay](#)
[Relief from Stay \(Agreed\)](#)
[Relief from Co-Debtor Stay](#)

From this display screen, simply click on the dedicated event specific to the relief requested in your motion, and continue docketing. The more specific your “key” word is, the smaller the list will be.

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SEARCH FEATURE IN CMECF ([continued from page 9](#))

To test your search proficiency, think of the best “key” word for each document title below:

Motion to Approve Compromise (re: 9019)	_____
Notice of Opposing Motions for Summary Judgment	_____
Certification of Budget and Credit Counseling Course	_____
Motion to Continue Hearing	_____
Objection to Confirmation of Plan	_____

Answers: Compromise, Opposing, Budget, Continue, Confirmation

ROUTINE E-FILING ACTIVITY CAPTURES BANKRUPTCY CASE DATA ([continued from page 8](#))

Below is a list of the most common Contested Matters (CM) “BK SD-Coded events” JDAO collects.

Motion for Relief from Stay	Motion for Use of Cash Collateral
Motion to Assume Leases or Executory Contracts	Motion for Adequate Protection
Motion to Avoid Lien	Motion to Compel
Motion to Convert Case	Motion to Dismiss for Abuse (Chapter 7)
Motion to Dismiss Case for Failure to Make Plan Payments	Motion to Dismiss Adversary Proceeding
Motion to Dismiss for Failure to File Documents	Motion to Dismiss Case
Motion to Reconsider Dismissal of Case	Motion to Sell Property Free and Clear
Motion to Approve Compromise under FRBP 9019	Objection to Claim
Objection to Debtor’s Claim of Exemptions	

CLE and District Court Bar Member Requirements under Local Bankruptcy Rule 2090-1(A) ([continued from page 7](#))

member in good standing of The Florida Bar. [Pursuant to Rule 1 of the Southern District of Florida Rules Governing the Admission, Practice, Peer Review, and Discipline of Attorneys, an attorney is eligible for admission to the bar of this District if the attorney is currently a member in good standing of The Florida Bar.]”

WHAT INFORMATION CAN THE DISTRICT COURT PROVIDE TO ATTORNEYS REGARDING REQUIREMENTS FOR APPEARING BEFORE THE BANKRUPTCY COURT?

“Unfortunately the District Court cannot provide any information to attorneys regarding the requirements for appearing before the Bankruptcy Court and what CLEs they need. We (District Court) can only provide the attorneys with their admission date to the District Court Bar. The District Court has an attorney lookup feature on its website [<http://www.flsd.uscourts.gov/flsd-bar-admission-status-and-admission-date-look>], and we have the link to this page on our home page which provides the name of the attorney, attorney Bar number and FLSD Bar Status (for example, fee delinquent, pro hac vice, member).” Editor’s Note: The USDC, SDFL attorney admission lookup web page as well as The Florida Bar Attorney Lookup web page, can be accessed by clicking on the images below after accessing this link on the court website: <http://www.flsb.uscourts.gov/attorney-admissions>





AI IN LAW

By: Dawn Leonard

One of your clients has just been served with a complaint involving a complicated legal issue. This client, as important as it may be, is not the only imminent task on your schedule. You still have to attend 341 meetings, draft motions, prep for chapter 13 day, meet with new clients, and work on that pro bono case.

It is clear that this will go to trial, and it is going to require your research resources to prepare for it. You will need to carve out some time to spend several days, or even weeks, analyzing the complaint, constructing your argument, and researching applicable case law, narrowing down the thousands of cases via legal research sites, to find the few that are actually relevant to your argument.

If only you could turn to a colleague and simply ask, "Can you tell me the case law that would support the client's defense?" and she would respond, off the top of her head, with explicit case law and legal decisions that are specific to your case. She would then draft a brief, review opposing counsel's brief, predict the outcome of a trial versus a settlement and even calendar your next meeting, book a flight, reserve a hotel room in order to meet with the client, all in a matter of days. Impossible? Enter, Artificial Intelligence.

Artificial Intelligence (AI) Artificial intelligence (AI), the ability of a digital computer or computer-controlled robot to perform tasks commonly associated with intelligent beings. The term is frequently applied to the project of developing systems endowed with the intellectual processes characteristic of humans, such as the ability to reason, discover meaning, generalize, or learn from past experience. (<https://www.britannica.com/technology/artificial-intelligence>)

Recent advances in AI have resulted in creation of software programs that perform in-depth legal research, conduct a thorough document review (with comments), analyze complex contracts, predict results of a case outcomes and analyze whether or not it would be more beneficial to settle or go to trial. And many of these AI programs that combine legal research and analytics, including ROSS, Luminance, Lex Machina, Ravel and others, are now appearing alongside standard legal research products such as Westlaw and Lexis to provide the legal field with more advanced legal technology options.

All of these fascinating, yet a bit disconcerting, programs can make you wonder if the development of AI could have the same effect on the legal profession as automation technology has had on other professions. Over the past two decades, automation technology has replaced humans in the fields of production, construction, farming, air traffic control, transportation, and even surgery. In addition, according to an Oxford University study, "about 47 percent of total US employment is at risk" from automation.

However, despite all of the amazing technological advances and the assistance it can provide, Artificial Intelligence is still that, "artificial." AI is a tool that can enhance the job of a great lawyer but AI will never be able to replace a great lawyer. The human component, the reason why a young person decides to go to law school, the reason why a lawyer takes the oath to "never reject, from any consideration personal to myself, the cause of the defenseless or oppressed, or delay anyone's cause for lucre or malice. So help me God.", and the reason why people in need choose a lawyer based on his or her ability to connect with their client, can never be duplicated by a machine.

We can embrace the age of AI; utilize its data to help us raise our own bar, push us to be better, to be more creative. Nevertheless, AI can never supplant our ability to communicate with one another on a human level. The intuition and empathy that a sentient lawyer brings to the legal profession is what separates us from the machines. Automation may be able to do the work. AI can do the "thinking" analysis it is programmed to do. However, the ability of people to connect, create, empathize and relate on a human level will always be essential to perfect the final work product.

Note: The Florida Bar, effective 1/1/17, has added a requirement that 3 of the 33 credit hours during a member's required CLE reporting cycle must be in approved technology programs. Several articles and CLE training videos on the latest in legal technology are available on the Florida Bar website including the following links:

<https://www.youtube.com/watch?v=cktvThOkMBw>

<https://www.youtube.com/watch?v=852QtdpDMos>



FREE BANKRUPTCY CLINICS

FREE PRO SE CLINICS AVAILABLE AT THE LOCATIONS AND TIMES BELOW! Each clinic features a 45 minute video providing an overview of the procedures for filing bankruptcy, followed by Question & Answer Sessions staffed by pro bono attorneys who are available to give general advice on bankruptcy matters. They do **NOT** represent you and do **NOT** provide you with legal advice regarding your particular circumstances. You are responsible for responding to any pleadings and for protecting your own legal rights. This is a **FREE** service and the attorneys are not there to attempt to acquire you as clients, or to ask you to pay them for advice or future services.

SPONSORED BY: Dade Legal Aid Put Something Back Pro Bono Project, Legal Aid Society of Palm Beach, Inc., Florida Rural Legal Services, Inc. The American College of Bankruptcy Foundation & The Bankruptcy Bar Association of the Southern District of Florida.

*BANKRUPTCY COURT – MIAMI DIVISION: 301 NORTH MIAMI AVENUE, TRAINING ROOM

Each session will be held on a Friday from 12 p.m. – 2:00 p.m. on the following dates

July 6, 2018	September 7, 2018	November 3, 2018
August 3, 2018	October 5, 2018	December 7, 2018

*BANKRUPTCY COURT - FORT LAUDERDALE DIVISION: 299 EAST BROWARD BOULEVARD, ROOM 120

Each session will be held on a Friday from 12 p.m. – 2:00 p.m. on the following dates

July 30, 2018	September 14, 2018	October 26, 2018	December 14, 2018
August 17, 2018	October 5, 2018	November 16, 2018	

*BANKRUPTCY COURT - WEST PALM BEACH DIVISION: 1515 NORTH FLAGLER DRIVE, 8TH FLOOR IN DESIGNATED COURTROOM

Courtroom B: The following 2018 sessions will be held on Tuesdays from 12 p.m. – 1:30 p.m.

July 17, 2018	September 18, 2018	November 6, 2018
August 14, 2018	October 16, 2018	December 11, 2018

STUART/PORT SAINT LUCIE/INDIAN RIVER: PETER & JULIE CUMMINGS LIBRARY, DETERLIZZI ROOM; 2551 MATHESON AVENUE, PALM CITY, FL 34990 “Sponsored by Martin County Bankruptcy Committee and Martin County Library System’s “Lawyers in the Library” Program – For information call 772-419-0057”. The following sessions are on Thursdays from 6:00 p.m. – 8:00 p.m.:

July 12, 2018	September 7, 2018	November 8, 2018
August 9, 2018	October 4, 2018	December 6, 2018

TREASURE COAST BANKRUPTCY CLINICS (INDIAN RIVER, SAINT LUCIE, MARTIN, OKEECHOBEE) SEATING IS LIMITED PLEASE CALL FLORIDA RURAL LEGAL SERVICES FOR MORE INFORMATION AND TO REGISTER 772-466-4766 EXT. 7016 The following 2018 sessions are on Wednesdays from 2:00 p.m. — 4:00 p.m. except in July.

July 5, 2018	September 5, 2018	November 7, 2018
August 1, 2018	October 3, 2018	December 5, 2018

*You may **NOT** bring cell phones or electronic devices into the courthouse or you will be denied entry. Cell phones and electronic devices will not be stored for you.

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**INTERVIEW WITH JUDGE MINDY A. MORA** ([continued from page 1](#))

In the Big Apple, this small town girl from Connecticut learned more than just the practice of law. It was here, among the diverse communities and cultures, living in an apartment in a “not so great” part of the concrete jungle, that she learned “You can’t judge a person by their appearance, but by their character.”

After law school, Judge Mora began her legal career at Hahn & Hessen, a bankruptcy boutique located in the Empire State Building. It was here that she met her first mentor and supporter, Gilbert Backenroth. Gil is a devout Orthodox Jew who approached the study of law as he did the study of the Talmud. He believed in a holistic understanding of the law and how the Bankruptcy Rules, Bankruptcy Code, and case law impact each other. Judge Mora says that this was one of the most important lessons that she learned in her early career. Years later, Gil was one of the first people Judge Mora reached out to when she was appointed a judge, to thank him for all of his support and encouragement as a young associate.

Probably the biggest lesson Judge Mora learned, however, was when she was told by a senior lawyer at Hahn & Hessen to appear before Judge Burton R. Lifland, to represent the interests of the creditors’ committee in a chapter 11 case. She advised the senior lawyer that this was going to be her first court hearing, and inquired what she should do to prepare for the hearing. The senior lawyer told Judge Mora not to worry about reviewing any documents, and instead instructed her to just tell the judge that, “The creditors’ committee takes no position on this motion.”

Although Judge Mora had concerns about these instructions, she went to court and followed the partner’s instructions to the letter, as a good associate should. When one of the most influential bankruptcy judges of our time asked what the creditors’ committee had to say about the motion before him, she stood at counsel table and stated, “The creditors’ committee takes no position on this motion.” Judge Lifland looked at her and exclaimed, “What do you mean the creditors’ committee takes no position on this motion?” She explained that she was filling in for the senior lawyer and that was what she was directed to advise the Court. Judge Lifland admonished new attorney Mora not to ever appear in his court unprepared again, and that she was to return to her firm and tell the senior lawyer to appear personally before the Court at the next hearing in the matter and explain why, for the past several motions, the creditors committee had taken no position on any motion. Embarrassed and dejected, Judge Mora returned to Hahn & Hessen to convey Judge Lifland’s message. This experience taught Judge Mora to never go into anything unprepared. For the rest of her career, Judge Mora has thoroughly prepared for every court hearing and meeting in which she had a speaking role.

In 1984, Judge Mora accepted a position with Gendel Raskoff Shapiro & Quittner in Los Angeles, California. Interested in expanding her practice skills, Judge Mora decided she would try her hand at a transactional practice in the area of commercial finance. Here, her second mentor, Marshall Stoddard, took her under his wing as his associate and taught her, through his own actions, how to be a good negotiator, build a strong rapport with clients, and draft transactional documents. This became another skill set that became invaluable to her in her legal career.

In 1986, Judge Mora decided it was time to make another big change. She liked the climate of California but missed being close to her friends and family on the east coast. So, when a close friend from college who had moved to Miami asked Judge Mora to think about a change of scenery, she gave her friend her resume to circulate among her contacts in Miami. Many firms were interested; however, after Judge Mora interviewed with Stroock & Stroock & Lavan, and met the hiring partner, Scott Baena, she immediately accepted Stroock’s offer. She packed up her home in California and moved to sunny South Florida.

While at Stroock, Judge Mora spent her first five years with the firm doing secured transaction and commercial finance work. Her third mentor, Scott Baena, like her mentors before him, took her under his wing. He sat down with her one Friday after Thanksgiving, when everyone else was home resting after their Thanksgiving turkey and gave her a

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**INTERVIEW WITH JUDGE MINDY A. MORA** ([continued from page 13](#))

“master’s class” in loan and security agreements. They dissected the agreement section by section, so she could fully understand the standard provisions of any loan agreement, and how the agreement should be drafted. This was an invaluable lesson in dedication and meticulousness.

After a time, transactional work dried up and Judge Mora made the transition back into bankruptcy. She worked on Piper Aircraft with Paul Singerman (who was also an attorney with Stroock at that time), and he encouraged her to get back into the courtroom. So, with nine years of practicing law under her belt, Judge Mora decided that it was time to go back to court and make a persuasive argument representing clients. When she was done with one of her first oral arguments in the Piper case, which focused on statutory interpretation, Judge Robert A. Mark complimented her by saying, “Justice Scalia would be very proud of you at this moment.” After expanding her bankruptcy skills to include both commercial finance and bankruptcy, Judge Mora became a partner at Stroock. Over the next 24 years, Judge Mora practiced bankruptcy full-time: drafting motions, negotiating agreements and orders, going to court, and thoroughly enjoying it.

In 2000, due to multiple conflicts of interest, several of the attorneys at Stroock (Judge Mora and Baena included) concluded that it was difficult to engage in the type of bankruptcy practice they wanted to have when so many of the lawyers in this national firm represented large institutional creditors. In July 2000, fifteen of them decided to make the transition to a regional law firm and moved to Bilzin Sumberg in September 2000. For her last 18 years of private practice, Judge Mora was a partner at Bilzin Sumberg, which became a second home to her. Here, in addition to her bankruptcy practice, Judge Mora also engaged in a real estate finance and foreclosure practice for a number of special servicers in the commercial mortgage-backed securitization industry. Like everything else she does, Judge Mora learned fast and excelled in her new endeavors. In turn, she taught others what she had learned, by writing a manual on various types of transactions in the CMBS industry, with the hope of creating a more inclusive and team-oriented environment. This is another example of how Judge Mora continued to expand her knowledge in the best way she knew how, by following her mantra, which is, “The best way to learn, is to teach.”

Through Scott Baena’s example, early in her career, Judge Mora became involved in The Florida Bar Business Law Section. She figured that “if this is good for Scott Baena, it will be good for me. He has never steered me wrong.” No truer words were ever spoken. Due to her involvement in The Florida Bar, Judge Mora learned to overcome her fears of public speaking and the value of public service. NYU Law School had promoted a strong commitment to public service, and growing up in a family of hard workers had instilled in her the desire for success and prosperity. But, until she began volunteering for speaking engagements sponsored by The Florida Bar Business Law Section, Judge Mora never fully grasped the idea that service, in and of itself, is a reward.

Judge Mora increased her participation in The Florida Bar Business Law Section through not only speaking engagements in Bar-sponsored seminars, but also by serving in leadership roles on the Bankruptcy/UCC Committee, and then as editor of the newsletter, on the CLE committee, legislative committee, and finally the executive board of the Business Law Section. In 2012-2013, she served as Chair of the Business Law Section of The Florida Bar. Judge Mora realized that not only did the participation in The Florida Bar help her to come out of her shell, but she also made wonderful lifelong friends and supporters. She says, “I cannot speak enough about what a meaningful part of my life this has been.”

In 2013, a bankruptcy judgeship became available in the Middle District of Florida. With the encouragement of her peers, she applied but was not selected for the position. Although it was a good learning experience, she put the idea of being a judge on the shelf and continued her work at Bilzin Sumberg. In May of 2017, Judge Hyman announced that he was going to retire. Once again, the idea of becoming a judge piqued her interest, but she was still unsure as to

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whether or not she would apply, given how happy she was with her practice at Bilzin Sumberg. Once again, her peers and supporters encouraged her to apply. After thinking the matter through and discussing it with her husband, Hernando (Dino) Mora, Judge Mora decided it was time to apply again. She dusted off her prior application, updated it, and sent it off to the Eleventh Circuit Court of Appeals in Atlanta, Georgia.

Several weeks later, while vacationing in Colorado (although, billing 50 to 60 hours a week would not constitute a vacation for most of us), she received a phone call from the 11th Circuit, informing her that she was a semi-finalist for Judge Hyman's position. And true to form, Judge Mora prepared for her interviews with the 11th Circuit in the same manner in which she prepared for any oral argument. Most importantly, she went in knowing who she was and that she wouldn't "try to be someone other than herself."

After the first round of semi-finalist interviews concluded, Judge Mora received a call a few weeks later inviting her to come to Atlanta for the final round of interviews. As she left Atlanta, she decided that she would love the opportunity to serve as a judge, but she was also very happy practicing law with Bilzin Sumberg. As she returned to Miami, she thought, "This would be a great opportunity, but I'm okay if I'm not picked."

And the rest, as they say, is history. Judge Mindy A. Mora was sworn in as a bankruptcy judge on Friday, April 6, 2018, serving as only the second female bankruptcy judge appointed in the Southern District of Florida. The following week she attended the famous "Baby Judge School" where she learned what it is like to be on the other side of the bench. With the help of her mentor Bankruptcy Judges Chapman, Hoffman and Norton, she and her fellow baby judges were groomed for the "the best job in the world."

On a personal note, Judge Mora has been married for 30 years and has two sons and a daughter-in-law. Her eldest son, Gregg, has an MBA from Fordham University and is the CFO of a finance company in Miami. He is married to Melissa, who is a maternity ward nurse in Ft. Lauderdale. Her other son, Michael, recently graduated in May 2018 with a Masters of Science in Investigative Journalism from Columbia University. She credits much of her success to the support of her family, who suffered through the long hours she worked and tough decisions that she had to make over her career. But despite being on the fast track to success, she always found the time to be a wife and a mom. She and her husband enjoy attending rock and jazz concerts, live sporting events (Go Heat!) and couples dancing. She also credits her calm demeanor to regular exercise, including Orange Theory and Pilates. With the mental demands of being a partner in a top law firm, and now serving as a Bankruptcy Judge, Judge Mora has found that regular physical fitness is an outlet that helps keep her focused.

Judge Mora Investiture ([continued from page 2](#))

Rabbi Fisch returned for the benediction and spoke further about the gifts of mentors and mentees. He also provided a measure of levity by reenacting a scene from the television show *The Office*. In doing so, he demonstrated how to "declare" bankruptcy! Admittedly, it was not quite how the process works, but the show is funny and brilliant and so were his comments. Watch the show's clip: <https://www.youtube.com/watch?v=C-m3RtoguAQ&feature=youtu.be>. Lastly, the program closed with an invitation for all attendees to join in for a communal "Mazel Tov!"

Her court family is privileged to have her on board and we look forward to her vision, leadership, and partnership with Judge Isicoff's district-wide goals in service to our community. On behalf of all attendees, we wish to also extend a heartfelt "Thank You" to the Bankruptcy Bar of the Southern District of Florida for hosting her reception.



RECENT LOCAL ADMINISTRATIVE ORDERS ENTERED & CLERK'S NOTICES

AO 2018-07 "Adoption of Revised Schedule of Transcript Rates"
AO 2018-06 "Amendment to Membership of Standing Bankruptcy Lawyers Advisory Committee"
AO 2018-05 "Formation of Lawyers Advisory Committee; and Adoption of By-Laws"

BANKRUPTCY FILINGS CONTINUE TO DECLINE*

Bankruptcy filings fell by 1.8 percent for the 12-month period ending March 31, 2018, compared with the year ending March 31, 2017. The data continues a national trend of declining bankruptcy filings since 2011. The March 2018 annual bankruptcy filings totaled 779,828, compared with 794,492 cases in the previous year, according to statistics released by the Administrative Office of the U.S. Courts. A national wave of bankruptcies that began in 2008 reached a peak in the year ending September 2010, when nearly 1.6 million bankruptcies were filed.

*For this entire article which was published on April 26, 2018 and other news from the Administrative Office of the US Courts, visit <http://www.uscourts.gov/judiciary-news>

COURT'S HAZARDOUS WEATHER CONDITIONS CLOSURE POLICY

As a reminder, the Court entered AO 2007-09 "Adoption of Policy Regarding Emergency Closure of Courthouses in the Event of Hazardous Weather Conditions" which provides that, absent any further order of this court, in the event of hazardous weather conditions that cause the local public schools within a particular county to close, the federal bankruptcy courthouse within that county will also close.

UPCOMING COURT HOLIDAY CLOSINGS *

Monday, September 3 - Labor Day
Monday, November 12 - Veteran's Day
Tuesday, December 25 - Christmas Day

Monday, October 8 - Columbus Day
Thursday, November 22 - Thanksgiving Day
Tuesday, January 1, 2019 - New Year's Day

*Any additions to the court closing schedule will be announced by General Order and posted on the court website <http://www.flsb.uscourts.gov/general-orders>

COURT MISSION STATEMENT

To promote public trust and confidence in the administration of bankruptcy cases:

- *through easy access to comprehensible, accurate information about the court, its procedures, and records;*
- *by the efficient, respectful, and dignified conduct of business at all levels of the court—clerk's office, chambers and courtroom;*
- *through adjudication of bankruptcy cases by a fair and impartial tribunal that is designed to provide relief to the honest debtor, equitable distribution of available assets to creditors, and preservation of jobs and value through successful business reorganizations.*

CONTACT "COURTHOUSE BEACON NEWS" PUBLICATION STAFF

If you have any comments regarding this issue or want to suggest ideas for future articles, please contact "Courthouse Beacon News" staff at the following email address:
Debbie_Lewis@flsb.uscourts.gov.

Please do not use the above email address to file or send papers to the court or to ask questions about court procedure or status of a particular case. Contact the clerk's office at any of the following numbers for assistance in these matters.

Visit the court website www.flsb.uscourts.gov for local filing information.

Thank you.

Miami: (305) 714-1800

Ft. Lauderdale: (954) 769-5700

West Palm Beach: (561) 514-4100

Please Note:

Clerk's office staff is not permitted to give legal advice.