



There's a Lot Going on Around Here

By: Hon. Scott M. Grossman

In the days leading up to – and then right after – June 1, 2026, we had quite a lot going on here in the Bankruptcy Court. After a distinguished and celebrated career, Judge Laurel M. Isicoff retired on May 31. Thankfully, she has agreed to stay on with us on a recall basis for at least another year. Judge Isicoff's retirement, however, set off a domino effect (which we had been preparing for) throughout the Court.

On the weekend of Judge Isicoff's retirement, Judge Peter D. Russin and his staff moved to Miami and took over Judge Isicoff's docket and chambers. Not only did this involve a physical move of his chambers' furniture to Miami, but it also involved the transfer of all of Judge Isicoff's cases to Judge Russin. At the same time, Court staff moved Judge Isicoff's furniture to the Fort Lauderdale Courthouse, so it could be used by Judge Isicoff's successor, Judge Craig A. Pugatch.

Then, of course, on June 1, Judge Pugatch was sworn in as our newest Bankruptcy Judge – but that was later in the day. We started Monday, June 1, in Fort Lauderdale by swearing in approximately twenty summer interns. Following their swearing in, Judges Kimball, Mora, Russin, and I gave them a crash course in bankruptcy, presenting a several-hour bankruptcy boot camp for summer interns.

After lunch that day, as we were concluding our intern boot camp, the rest of our colleagues – Judges Mark, Lopez-Castro, and newly-retired Judge Isicoff – were arriving in Fort Lauderdale for the day's main event: the swearing in of Judge Pugatch.

At 3 p.m. on June 1, I had the honor and privilege of swearing in Judge Pugatch. This was his official, informal swearing in; his formal public investiture ceremony will be held on Friday, September 18, in Miami. For his June 1 informal swearing in, Judge Pugatch's courtroom was nevertheless packed with family, close friends, and (now-former) colleagues. Upon his swearing in, all of Judge Russin's Fort Lauderdale cases were transferred to Judge Pugatch. And if that was all we had done on June 1, it would have been plenty!

But for our Court, intern orientation and onboarding, Judge Isicoff's retirement, Judge Russin's move to Miami, and Judge Pugatch's swearing in were only part of the monumental changes occurring that day. June 1 was also the effective date of our new local rules and revised local forms and local guidelines. I've written extensively about them in the last few *Beacon* articles and spoken publicly about them at recent bar events and seminars, so I will not say more about their substance here other than that if you haven't yet read them, please do so. And if you haven't yet been complying with them, please start doing so. Please also start using the new revised local forms.

(Continued on page 2)

INSIDE THIS ISSUE

FROM THE JUDGES' CHAMBERS 3-27

BOOKMARK THESE RESOURCES!!! 28

HELP US HELP YOU: WHY IT SERVICES EMAIL MATTERS 29

PRO BONO BANKRUPTCY PRACTICE: CLOSING THE JUSTICE GAP 30

HELP DESK CORNER 32

Bankruptcy Cases Filed From 01/01/26 to 07/31/26

TOTAL FILED: 10,301

• Chapter 7	874
• Chapter 9	0
• Chapter 11	30
• Chapter 12	4
• Chapter 13	650
• Chapter 15	2

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

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

**There's a Lot Going on Around Here** (continued from page 1)

I do want to take a moment to again thank our Clerk of Court, Joe Falzone, and Chief Deputy Clerk, Cameron Cradic, as well as the entire Court staff, from the managers and supervisors to case administrators and everyone in between. While the local rules overhaul project was a massive amount of work on the drafting side, operationally it was an even bigger challenge. Nearly every aspect of case administration and clerk's office procedures had to be updated or modified because of these changes. This included significant internal programming changes to CM/ECF, as well as changes to just about every clerk's office form and clerk's instructions. So, the next time you see Joe Falzone, Cameron Cradic, or any other member of the Court staff, please thank them. This was a tremendous amount of work. We can write the words and make the changes to the rules. But it is Joe, Cam, and their staff who actually implemented them and made them work.

Finally, in an effort to keep our local rules up to date and hopefully avoid ever (or at least for a few decades) again having to completely rewrite them, the Judges voted unanimously to establish a new Standing Local Rules Committee. The committee will be tasked with: (1) reviewing annually all local rules, forms, guidelines, and procedures to ensure compliance with current law; (2) reviewing annually proposed Federal Rule amendments to determine whether any changes to local rules, forms, guidelines, or procedures are warranted; and (3) considering and recommending amendments to the local rules, forms, guidelines, and procedures. The members of the new Standing Local Rules Committee are:

Hon. Scott M. Grossman (Judicial Chair)
Jacqueline Calderin (Initial Attorney Co-chair)
Jeffrey Snyder (Initial Attorney Co-chair)
Marc Barmat
Reka Beane
Eyal Berger
Alan Crane
Lucas Dawson
Katelyn Garciga
Siobhan Grant
Sam Hess
Michael Hoffman
Meghan Murphy
Nancy Neidich
Gabriela Ruiz
John Schank
Jon Segaul

I want to thank these individuals for volunteering to serve on this new standing committee, and I look forward to working with them.

Finally, I want to thank the attorneys, the parties, the public, and everyone else who appears in our Court for their patience while we navigate through these changes. It is our hope that after this initial period of transition, our Court will be better positioned to serve the public and address future challenges coming our way in this rapidly changing world.



FROM THE JUDGES' CHAMBERS



REFLECTIONS ON RETIREMENT

By: Honorable Laurel M. Isicoff

As everyone knows by now (hopefully, since Judge Russin and I do not look alike), I have retired. Or, as I have described it - “retiredish” or “retired adjacent.” What? I am serving on “as needed” recall, meaning that I am still an active judge, just not a sitting judge. I do not have any staff, although I am fortunate to continue to have the support of the entire court family, including the “best IT Team ever.” While I am on recall, I will be handling all the Court’s unclaimed funds motions and hearings, and, starting in November, I will take on judicial settlement conferences, but only in person!

As I reflect on my first six weeks of “retirement”, I focus mainly on two things. First, I cannot believe what I have NOT accomplished. I thought by now, surely, all my closets and cabinets would be reorganized (something to look forward to). The second is gratitude – gratitude to my court family, especially my judicial colleagues; gratitude to all the practitioners who have appeared before me; gratitude to the Bankruptcy Bar Association of the Southern District of Florida, the Palm Beach Chapter of the Federal Bar Association, the Florida Bar; to the University of Miami; and to so many in the insolvency community with whom I have shared this journey over the last twenty years.

I was stunned and overwhelmed as the process of my retirement and the various events, etc. memorializing that process took place – from our last Chapter 13 pizza party; to my last hearing – confetti, horns and all; to the Portrait unveiling ceremony (hopefully my portrait will actually be hung in the next month and you will be able to see it outside Judge Lopez-Castro’s courtroom); to the event at the University of Miami, and the beautiful article authored by Judge Lopez-Castro and Kayla Heckman, my now former law clerk, for the Eleventh Circuit Historical Society.

Mostly, as I reflect on the last twenty years, I feel so incredibly blessed to have had the opportunity to serve our community as a bankruptcy judge; to have had the opportunity to serve all of you, or with you; and to have finished my legal career with what I will always insist is the greatest job in the world. But I will still be around – haunting the halls as they say. I do not know how long I will serve on recall, but while I do, I will see some of you for hearings or settlement conferences. And I will continue to attend, when I am not traveling or organizing my closets, court and bar association events.

Thank you all again for being part of my wonderful journey.



FROM THE JUDGES' CHAMBERS



NEW JUDGE ON THE BLOCK: GET TO KNOW JUDGE CRAIG A. PUGATCH

By: Judge Craig A. Pugatch and Kayla M. Heckman, Law Clerk



Taking the Bench

Taking the bench is a humbling experience, especially when following in the wake of the retirement of a judicial titan like Judge Laurel M. Isicoff. As Judge Craig A. Pugatch himself has put it, hers are “massive shoes to fill,” and he is the first to say he won’t attempt to step into them. Instead, on June 1, 2026, he was sworn in as the newest United States Bankruptcy Judge for the Southern District of Florida, Fort Lauderdale Division.

Judge Pugatch is FloGrown. A South Florida native. He was raised in Coral Springs, and graduated from Marjory Stoneman Douglas High School (MSD) where he served as drum major of the acclaimed marching band alongside his friend Judy, who some may now know as his wife.

In the wake of the February 2018 shooting that shook the MSD community, he served as one of the founding national directors of Mobilizing MSD Alumni, an organization of fellow graduates supporting MSD students, staff, and alumni through outreach, advocacy, and community-building. It's a commitment that speaks to the same values he brings to the bench: showing up for your community, especially when it's hardest.

(Continued on page 5)



FROM THE JUDGES' CHAMBERS

**NEW JUDGE ON THE BLOCK:** (continued from page 4)

He earned his Bachelor of Arts from the University of Florida, where he was an active member of the Phi Mu Alpha Sinfonia music fraternity, a nod to a lifelong love of music that colleagues say hasn't faded. He went on to earn his Juris Doctor, *cum laude*, from the University of Florida Levin College of Law in 2003, and returned home to South Florida to practice law. Judge Pugatch built his career here in the Southern District of Florida. He began at Rice Pugatch Robinson & Schiller, P.A., and led the firm's subsequent mergers and growth into what became Lorium Law, continuing to serve as managing member until his appointment to the bench. Over more than two decades, his practice spanned bankruptcy and insolvency, commercial litigation, and business reorganizations, representing trustees, fiduciaries, corporate clients, and individual debtors in both state and federal courts, experience that gives him a firsthand appreciation for what it's like to stand on the other side of the podium.

Outside of work, Judge Pugatch is an avid cook, musician, and scuba diver, and an active member of the Benevolent and Protective Order of Elks. He shares those pursuits, along with plenty of traveling and camping, with his wife, Judy, and daughter, Alana.

Judge Pugatch has never been shy about a well-placed joke, as anyone who heard or has read his tongue-in-cheek "Dirty Dozen" (elsewhere in this article) already knows. But behind the humor is a sincere appreciation for the bench he now serves. In his own words: "I approach this bench with a deep commitment to serving our community with humility, fairness, and absolute dedication to doing right by the people who come before us. I look forward to continuing the culture of clarity, equity, and genuine justice that my colleagues and predecessors have built here."

Please join us in welcoming Team CAP and Judge Pugatch to the bench and to the district he's called home all along.

**Meet Team CAP**

Judge Pugatch sits in the Fort Lauderdale Division. Here's a bit about the team behind the bench:

Courtroom Deputy: Noemi Sanabria

Noemi began her career at the Court in 1987 as a Docket Clerk, a role she held for two years before being promoted to a Senior Case Administrator (SCA), a position she served in for the next 15 years. She then moved into the role of Courtroom Deputy (CRD), spending the last 20 years supporting Judge Isicoff's chambers before joining Judge Pugatch's team.

(Continued on page 6)



FROM THE JUDGES' CHAMBERS

**NEW JUDGE ON THE BLOCK:** (continued from page 5)**Career Law Clerk: Kayla M. Heckman**

Kayla is a graduate of the University of Miami School of Law, where she earned her degree *magna cum laude* in 2020. She joined the Bankruptcy Court that same year as a term law clerk to Judge Isicoff for a two-year term that, thanks to a mutual fit too good to pass up, turned into a six-year run as Judge Isicoff's career law clerk. With Judge Isicoff's retirement, Kayla has continued her chambers work alongside Judge Pugatch.

Term Law Clerk: Gabriella M. Socarras

Gabriella earned her bachelor's degree from the University of Miami College of Arts and Sciences with a triple major in Political Science, Psychology, and Criminology before graduating from the University of Miami School of Law in 2026. During law school, she was inducted into the Order of the Barristers, received the Kapila Family Foundation Scholarship, awarded to students pursuing a career in insolvency, and served on the Moot Court Board. She competed twice in the Duberstein Bankruptcy Moot Court Competition and twice in the Cristol, Kahn, Paskay Circuit Bankruptcy Competition, and interned for the Honorable Corali Lopez-Castro of the U.S. Bankruptcy Court for the Southern District of Florida. She plans to pursue a career in bankruptcy law in South Florida.

No CAP - A Few Questions from the Team for Judge Pugatch

To close out this article, I asked Judge Pugatch to answer the following questions. Here's what he had to say:

Q: What will you miss most about practicing law and what are you most looking forward to on the bench?

A: I will miss certain clients and their projects that gave me great personal satisfaction to see through to completion. There are certain clients and their projects that gave me great heartburn and indigestion. I won't miss those. They were always mutually exclusive.

Q: Pass on a piece of advice given to you by a teacher or a mentor.

A: "This isn't the first, and won't be the last, time you [mess] up. So, how are we gonna fix it," Arthur Halsey Rice.

"The house sound will break. Always bring your own equipment. At least then, when the system screws up, you can't be mad at anyone but yourself," John Rusnak.

Q: What's the most valuable lesson from your years in practice that you expect to carry with you on the bench?

A: Listen to the problem fully and really understand the perspective of the other side. You can't fix the problem if you only know half of it.

(Continued on page 7)



FROM THE JUDGES' CHAMBERS

**NEW JUDGE ON THE BLOCK:** (continued from page 6)**Q: If you could give your first-year-lawyer self one piece of advice, what would it be?**

A: It is called the practice of law for a reason. Develop your style and tone early, but do not get frustrated by the fact that you have to learn as you go. Through practice, you will, without question, be a better lawyer tomorrow than you are today. Also, when writing put your relief and argument right up front out of the gate... every time... without exception.

Q: You studied music at the University of Florida and were active in the Phi Mu Alpha Sinfonia music fraternity. Do you still play? What's your instrument of choice?

A: My first instrument was guitar. In high school and college, I played low clarinets, baritone saxophone, and tuba. Over the years that faded to primarily playing campfire and garage band guitar, but I have recently picked up the playing bass clarinet again and started playing with the Fort Lauderdale Symphonic Winds. I have really enjoyed the opportunity to get back into large ensemble symphonic music again.

Q: What's something about you that might surprise your new colleagues on the bench?

A: I think I just answered that.

Q: What do you think is the most misunderstood part of practicing before a bankruptcy court?

A: Quality and proficient Debtor practice under any chapter is certainly an art form that takes practice for proficiency, but dispute resolution in contested matters and adversary proceedings do not have the mystique that much of the bar attributes to bankruptcy practice. Quality commercial litigation and trial advocacy are universal, and those practitioners would be successful in our court. It would behoove more bankruptcy practitioners to develop their traditional litigation and trial skills.

Q: What's your favorite spot in South Florida — for a meal, a dive, or just to unwind?

A: My current favorite dive is anywhere that Judy and I get to share a dive site with our daughter. Watching her develop a love for the ocean is a great joy. If that also ends up with a fresh caught lobster dinner, then all the better.

Q: What are you currently reading, watching, or listening to?

A: I am presently obsessed with Victor Wooten's books: "The Music Lesson" and "The Spirit of Music". I (and Mr. Wooten) highly recommend the audiobook due to its narrators and musical soundtrack.

Q: Is there a "bucket list" item — on the bench or off it — you're hoping to check off during your tenure?

A: No. Maybe that will change. Other than doing a good job, I don't have an agenda or any axe to sharpen.

Q: What's one piece of advice you'd give to an attorney appearing before you for the first time?

A: Read the rules and know the procedure that is to be employed in your given situation. There are certain matters in bankruptcy court that always require evidentiary support. People show up surprised that they need to proffer evidence, or just the opposite, showing up at a preliminary hearing loaded for bear.



FROM THE JUDGES' CHAMBERS

**NEW JUDGE ON THE BLOCK:** (continued from page 7)

Q: Anything else you'd like the SDFLA bar to know about you as you begin this new chapter?

A: Approach my courtroom with professionalism and preparation, and you will enjoy the same in return. If you apply those two tenets to your cases, then you will find the CAP Courtroom to be a hospitable place.

Q: Speaking of advice, you were inspired by the pet peeves of your colleagues and Judge Isicoff's "10 Things I Love About You," to create CAP's "Dirty Dozen" practice pointers for a recent Bankruptcy CLE. Care to share?

A: The original video from the 36th Annual Bankruptcy Skills Workshop has been posted [here](#). Password (case sensitive): BSW2026!

Below is a written (and revised) summary:

CAP's "Dirty Dozen": How to Navigate My Courtroom (or Get Sanctioned Trying)**1. Ignore Local Rule Changes**

The Local Rules for the SDFLA are well-defined and documented. If you memorized them a decade ago, don't bother checking for updates — I'm sure nothing has changed. (And if you see an em-dash written after a rule number, just assume AI wrote the revision anyway).

2. Overuse Pronouns

Please use pronouns as profusely and confusingly as possible. If a parent company has twelve sub-entities, refer to all of them collectively as "They." We absolutely love guessing which specific entity actually owns any assets in question.

3. Leave Terms Undefined

Feel free to scatter highly specific abbreviations and terms throughout your pleadings without ever defining them. It keeps us on our toes!

4. Bury the Lead

Don't worry about getting straight to the point or telling me the exact relief you want. I am new here! I clearly have endless time to read the same introductory background paragraphs you filed in your last three docket entries in the same case before Judge Russin.

5. Embrace South Florida Casual

Open-toed shoes are highly encouraged in court—men included. It's South Florida, after all! Judicial flip-flops may earn you extra style points and pro bono hours.

6. Declare "Self-Created" Emergencies

If your client is annoying you, that is legally a *Tier-I Emergency*. Go ahead and file it as an emergency, regardless of whether the urgency is entirely self-created. I practiced law until very recently; your procrastination is clearly our emergency.

(Continued on page 9)



FROM THE JUDGES' CHAMBERS

**NEW JUDGE ON THE BLOCK:** (continued from page 8)**7. Avoid Boring Approved Local Templates and Form Orders**

Please avoid using the templates and form orders available on the court's website. Since I'm new, I haven't read most of them anyway, and I'm sure my esteemed predecessors didn't format them quite to my liking.

8. Bypass the "Meet and Confer"

Like all judges, I absolutely *heart* discovery disputes and cannot wait to hear them. Conferring with opposing counsel is for the weak.

9. Distracted Zooming

Zoom hearings while actively driving down I-95 are not uncommon. If your Tesla is on autopilot, I am sure you can easily stare entirely at your laptop screen to deliver top-tier representation to your client.

10. Proffer Everything

Why bother bringing actual witnesses to court to present evidence? A proffer is much easier. Plus, if you bring a live witness, someone might actually cross-examine them, and we wouldn't want that. Would we?

11. Keep Settlements a Secret

If you reach a settlement and no longer need a scheduled hearing, don't worry about notifying chambers. Keep us guessing! I only started recently and need the practice preparing for hearings that won't happen anyway.

12. Lobby Me on Zoom Policies

Please unequivocally and passionately lobby me on how the Zoom policies of various judges do or do not work. I haven't given it much thought, and frankly, neither has anyone else in Fort Lauderdale.

Q: What do you do for fun in your free time?

A: Cook, scuba, travel, camp, fish, play music – often combining multiple of those activities in one outing.

Q: If you had to pick your "last meal," what would it be from appetizer to dessert and including beverage of choice?

A: My answer is definitely not based on the "best" thing I have ever eaten or my "favorite", but rather food-based core memories:

Apps: Spicy Garlic Shrimp (from a North Shore food truck); Fried Oyster BLT (Cochon, NOLA).

Soup: Death by Gumbo (Revolution NOLA).

Pasta: Wild Boar and Rabbit Bolognese over farfalle (Pisa, Italy).

Main Protein: Lamb Stew over polenta (Peace River 2019, iykyk)

Dessert: Blonde Giraffe Key Lime Pie (Merengue top); Guava Cream filled Leonard's (not Champion) Malasada.



FROM THE JUDGES' CHAMBERS



NEW JUDGE ON THE BLOCK: (continued from page 9)

Cocktail: Original Sazerac Recipe (uses Armagnac).

Wine: 2005 Silver Oak Cabernet.

Soft Drink: Cheerwine (make it a dessert by making a float with black cherry ice cream).

If this is not your last meal, chase it with Lipitor.

Q: If you hadn't become a lawyer, what career do you think you would have pursued?

A: I was a SCUBA instructor before law school, and could see myself as a campground or B&B host.

Q: If you could have any superpower, what would it be and why?

A: See In re: Aquaman – SCUBA equipment is expensive and heavy.

Q: What's always on your desk besides legal work?

A: POV/Current Situation. I am answering this by pure immediate observation of objects on my office desk that have established permanent residence: A "Mr. Two Bits" tie decal; 3 stickers with lyrics "Don't Burn the Day", "Be Kind Always, No Matter" and "We Gotta Do Much More Than BELIEVE If We Wanna See the World CHANGE"; a "Vote" pin with a Grateful Dead bear; an American Flag lapel pin; and an old recipe for "Huli Huli Chicken" from my sister in law (that has moved offices twice and will be dusted off for use soon); and two pamphlets that LMI had permanently on her desk which are now permanent fixtures on mine. There are other new tenants in the neighborhood, but I do not know if they have established my desk as homestead yet.

Q: Any other meaningful lyrics that haven't made it to desk decal status?

A: Neither my desk nor this publication is long enough to answer that, but I have always loved this message:

Do what you will, always
Walk where you like, your steps
Do as you please,
I'll back you up.

Q: What's one thing you can't work without?

A: TEAM CAP. Keep them happy!

Q: What accomplishment are you most proud of?

A: There was this one time that I recall when a group of highly respected jurists looked at my life and career and selected me to join the bankruptcy bench. That was pretty special.



FROM THE JUDGES' CHAMBERS

**Meet the Interns in the Southern District
And their Best Value Picks Across South Florida**

By: Claire Jarwa¹ & Isabella Vazquez²

This summer, the United States Bankruptcy Court for the Southern District of Florida once again welcomed a talented class of judicial interns to chambers across the district. It was a summer that brought plenty of change alongside them: Chief Judge Scott M. Grossman capped off a years-long overhaul of the court's local rules, and Judge Craig A. Pugatch joined the bench. Between new rules and new faces, this year's interns had no shortage of things to learn, and no shortage of opinions on where to find the best value in their respective areas.

In the Miami division, Judge Lopez-Castro welcomed four interns. Isabella Vazquez is a rising 2L at the University of Miami School of Law. Isabella says some of the best value in Miami is not far from chambers, at LoanDepot Park. An underwhelming record means cheap tickets, she says, but the ballpark experience and food still deliver. Joining her is Austin Cooper, a rising 2L at Washington and Lee University School of Law. Austin says the best value lies in the Flanigan's lunch deal, and won't need much prompting to tell you why. Also, in chambers this summer was Daniela Recio, a rising 2L at the University of Miami School of Law, who pointed to the OMA menu at Omakai. Worth every bite in her book. Rounding out the group was Madeline Lorie, a rising 2L at Columbia Law School, who named a class at Mimi Yoga in Coconut Grove as her pick. The studio alone is worth the trip!

Judge Robert A. Mark welcomed three interns this summer. Jenna Zwick, a rising 2L at the University of Miami School of Law, points to El Novillo on Bird Road as her pick, specifically for the churrasco. Alongside her is Alexandra Fitzgerald, a rising 2L at the University of Florida College of Law, who keeps it simple with the sub of the day at Publix. Completing the trio is Joseph Kotlarz, a rising 2L at St. Thomas College of Law, who could not resist a mention of Joe's Meal Deal at Flanigan's, though his real pick is the oysters and happy hour at Gramp's Getaway.

As Judge Peter D. Russin made the move down to Miami, he brought three summer interns to his new chambers. With Judge Laurel M. Isicoff's name still on the door, Jackqueline Goggins, Erika Rosner, and Claire Jarwa began their summer in bankruptcy. Jackqueline Goggins, a rising 2L at the University of Miami School of Law, shares that Tuesdays are the perfect movie night; at AMC, Cinapolis, and Silverspot Cinema, movie tickets are discounted. Erika Rosner, a rising 2L at Florida International University College of Law and South Miami native, says that the best value in Miami is Happy Hour at Motek (everything on the menu is \$5). Claire Jarwa, a rising 3L at the University of San Diego School of Law, found the best value in an outing at ZeyZey Miami; you can get free entry, enjoy a World Cup watch party or two on the patio, grab some quesadillas, and end the night dancing in the disco.

¹Claire Jarwa is a rising 3L at the University of San Diego School of Law. She interned with Judge Russin in the Miami division and co-authored this article.

²Isabella Vazquez is a rising 2L at the University of Miami School of Law. She interned with Judge Lopez-Castro in the Miami division and co-authored this article.



FROM THE JUDGES' CHAMBERS

**Meet the Interns in the Southern District** (continued from page 11)

In the Fort Lauderdale division, Chief Judge Scott M. Grossman welcomed three interns. Thomas Lee, a rising 3L at Emory University School of Law, points to the seafood scene, representing cultures from all over, with Takato as his top pick. Joshua Zimmerman, a rising 2L at the University of Florida Levin College of Law, didn't need much time to land his answer: the Nike Clearance store at Dania Pointe, technically just outside of Fort Lauderdale but close enough to count, and, in his experience, unbeatable on price. The third intern in this group is Julia Eskander, a rising 2L at Nova Southeastern University Shepard Broad College of Law, who makes her case for Pho Bar near NSU, both for authentic Vietnamese food and for a happy hour which includes \$6 cocktails and bites.

In the West Palm Beach division, Judge Mindy A. Mora welcomed two interns. Shakira Bullock, a rising 3L at Nova Southeastern University's Shepard Broad College of Law, recommends This Is It Café; a locally owned restaurant in West Palm Beach with amazing food at reasonable prices, perfect for lunch between the morning and afternoon calendars. Jason Dobuler, a rising 2L at the University of Florida Levin College of Law, says that the free beaches in Jupiter, Florida are the best value in Miami and his favorite is Carlin Park.

Judge Erik P. Kimball's chambers welcomed Alan Julien, a rising 3L at the University of Iowa College of Law, who has spent this year gaining a broad view of the bankruptcy bench, externing for Chief Judge Thad Collins in the Northern District of Iowa this spring before joining Judge Kimball in West Palm Beach, and now interning for Chief Judge Eduardo Rodriguez in the Southern District of Texas. Three courts, three states, one very packed year. His best value pick is El Camino, a Mexican restaurant in West Palm Beach.

From ballparks to happy hours to free beaches, this year's interns proved that good value in the Southern District of Florida (and beyond) isn't hard to find, you just have to know where to look. Of course, the truth is that the best value this summer wasn't found on a menu or a happy hour list. It was in chambers, where a group of interns spent their summer learning the ropes, and proved to be worth every bit as much as the perks they found along the way.



FROM THE JUDGES' CHAMBERS

**Miami Lighthouse for the Blind and Visually Impaired – A Remarkable Institution**

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

For ninety-five years, Miami Lighthouse for the Blind and Visually Impaired has provided hope, confidence and independence to people of all ages. This hope comes through education, training, research, vision enhancement and volunteering. Their vision is an inclusive society in which the blind and visually impaired thrive. They help by removing barriers in education, workforce, care and information, and offer state-of-the-art techniques and care to people who are blind or visually impaired.

The organization, in collaboration with Miami-Dade County Public Schools, Early Steps and Early Learning Coalition, offers an inclusive environment for early learners. The result of this early onset program provides a sense of belonging to children and their families. Miami Lighthouse is the first rehabilitation educational institute in the U.S. using the international "HighScope" Curriculum. Their motto, "Seeing Without Sight." They adapt and incorporate their learning environment with daily routines. For example, real objects are attached to the schedule so that children can tactilely understand each component, and real objects are used on labels and area signs, along with braille. Teachers add real objects to labels and signs so that the children are using the same materials, but each is decoding the objects and symbols in a way that is physically and developmentally accessible to them. This approach allows young children to understand there are many individuals with differences, because everyone is unique and everyone possesses strengths and interests. They prepare children, young adults and adults for the joys and the challenges that lie ahead. It's the services and programs they offer that make a lasting difference in the community. From music education to pre-employment services, these programs help build skillsets and abilities, strengthen connections to others, and foster enjoyment for life.

On June 18, Judge Mark and his staff opened the doors of the courthouse to a group of blind and visually impaired high school students. The mission was clear, to illuminate the path from high school to higher education and to explore the vast career possibilities waiting for them. For these remarkable young people, it was more than a field trip, it was a glimpse into a future without limits. The day unfolded with purpose. The students sat in on a live hearing, absorbing the rhythm and gravity of the courtroom. They toured chambers and engaged in a candid Q&A session with Judge Mark himself. Astounding, their resilience, bravery, and "nothing is going to defeat us" attitude. A memorable day and the "pièce de résistance" Mimi, the United States Marshal's dog, who stole every heart in the room. Her gentle presence brought smiles and laughter, a perfect counterbalance to the day's serious lessons. It was more than an event; it was an experience that can't be easily described. Truly amazing! We also had the privilege of hosting Judge Mark's, Judge Lopez-Castro's and Dade Legal Aid interns, adding another layer of connection and hope. We look forward to making this an annual tradition. Because some days are too powerful to experience only once.

This remarkable organization stands as Florida's largest and oldest institution dedicated to serving individuals who are blind or visually impaired. Through a wide range of free programs and services, they empower people of all ages to rise above the challenges associated with partial or total vision loss. Their ability to offer such life-changing support is made possible by the generosity of people like you. A heartfelt thank you goes out to everyone who made this happen, including Steven Solomon, Chairman of the Board of Directors for Miami Lighthouse for the Blind; Tara Trevorow, Law Clerk to Judge Mora; Betty Chavarria, Case Manager for Miami Lighthouse; the U.S. Marshals; and Sonia Rodricks, Project Coordinator for Dade Legal Aid."

(Continued on page 16)



FROM THE JUDGES' CHAMBERS



MEET JUDGE LOPEZ-CASTRO'S INTERNS & LAW CLERKS

By: Isabella Vazquez¹

Every summer in chambers brings something new, but this one arrived with a bit more fanfare than most. Bankruptcy Judge Corali Lopez-Castro brought on a full new class of interns to round out the changes. It has been a season of new rules, new faces, and no shortage of things to learn. From cash collateral to the automatic stay, and the occasional Zoom stalker. We could not have asked for a more interesting time to be in chambers. Let's learn a little bit more about our summer interns.



Austin Cooper grew up in Boca Raton and studied accounting and finance at Virginia Tech. That background followed him to law school at Washington and Lee, where he leaned toward restructuring from the start. He was drawn in by the debt markets and the way bankruptcy sits at the crossroads of so many other areas of law. He will put that interest to work next year as a summer associate at Latham & Watkins.

This summer has confirmed he wants to avoid litigation, though it has not dulled his interest in bankruptcy at all. If anything, watching the timeline move as fast as it does, compared to other practice areas where a case can drag on for years, has only made the appeal more obvious.

Outside of chambers, Austin is a huge college football fan. He has also spent most of the summer going back and forth on whether he should get a golden retriever. He fully committed and picked up his new dog, though the name is still up for debate between "Ready" and "Teddy," and votes are welcome! And if you ask him about Joe's Meal Deal at Flanigan's, be ready to hear about it for a while.



Maddie Lorie grew up in Chapel Hill, North Carolina, where she spent high school a little bit obsessed with the Supreme Court. She tracked the docket and predicted how cases would be decided. She studied economics at UC Berkeley, the first place she felt truly academically challenged, which taught her how to sit with a hard problem instead of rushing past it.

She met Judge Lopez-Castro at a "Breakfast with the Bench," hosted by the University of Miami School of Law, last October and was drawn in by her energy and her reputation, more so than by bankruptcy itself. This summer has only confirmed that instinct. Watching the lawyering up close, reading filings, sitting in on hearings, and seeing how attorneys respond to the judge has made the idea of being a good lawyer feel tangible instead of abstract. It has also confirmed that she wants to clerk at some point in her career.

Outside of chambers, Maddie's first language was Russian. Her father is from Belgium and her mother is from Tajikistan, where Maddie was born. She decompresses with pilates and hot yoga, and next summer she will be a summer associate at Sidley. Come fall, she will be trading Miami for New York to continue her legal education at Columbia Law School.

¹Isabella Vazquez is a rising 2L at the University of Miami School of Law. She interned with Judge Lopez-Castro in the Miami Division and authored this article.



FROM THE JUDGES' CHAMBERS

**MEET JUDGE LOPEZ-CASTRO'S INTERNS & LAW CLERKS** (continued from page 14)

Dani Recio was born in Puerto Rico and raised in Miami since she was nine. She went to Fordham University, where she studied psychology and sociology, hoping to understand how systems shape people inside and out. This curiosity made her a sharp and empathetic advocate, and it pointed her straight toward litigation. Now she's back home at Miami Law, and this summer only confirmed it.

She interned for a criminal defense attorney during college, so the contrast stood out right away. Bankruptcy is code-based, so there is often an answer written down somewhere, and hearings here have felt shorter and more streamlined than what she saw on the criminal side. In only a summer's worth of hearings, the difference was hard to miss.

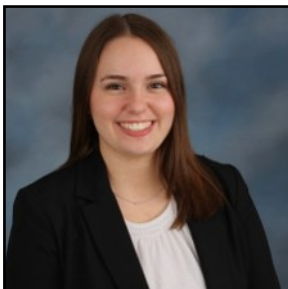
Outside of chambers, Dani is our resident expert on all things Italian. She's heading to Italy for three weeks at the end of the summer, and she just accepted an offer at Chepenik Trushin for next summer.



Isabella Vazquez was born and raised in Miami. She originally wanted to be a police officer like her father, until he found out about it and walked her across the street to the courthouse to watch a trial instead. The following year, he put her in a "Bring Your Kid to Work Day" mock trial in front of then Chief Judge Bertila Soto, and that was the moment she decided she wanted to be an attorney.

She studied finance at the University of Notre Dame, driven by the belief that business is what makes the world go round. She is now a rising 2L at the University of Miami School of Law with an interest in transactional law. Coming into this internship, she was a victim of the common misconception that bankruptcy filing is often an attempt to game the system. What she found instead was a process built on empathy, one that gives people and businesses a genuine second chance.

Outside of chambers, Isabella is a big baseball fan. In fact, she ran analytics for the Notre Dame baseball team when they went to the College World Series in 2022. She is also an avid needlepointer. As for next summer, the job search is still very much in progress, so if anyone reading this happens to be hiring a 2L, Isabella is available.



Sarah Powell is our term clerk and a double Gator. This August she heads to Pensacola for her next clerkship, and chambers has spent the summer supplying travel recommendations, New Orleans chief among them. She also has a life goal of riding every Old Town Trolley Tour in the country.

(Continued on page 16)



FROM THE JUDGES' CHAMBERS



MEET JUDGE LOPEZ-CASTRO'S INTERNS & LAW CLERKS (continued from page 15)



Mindy Kubs is our career clerk, and she first crossed paths with Judge Lopez-Castro at Kozyak Tropin & Throckmorton. Outside of chambers, she is a big crafter, currently working her way through watercolor painting.



Judge Lopez-Castro practiced law for more than thirty years before joining the bench, including three separate stints as managing partner of Kozyak Tropin & Throckmorton. This summer, she has taught us as much about the profession as she has about bankruptcy law. For starters, none of us will ever start a pleading with "comes now." She is also a firm believer that reputation is everything, and has pushed us to network regularly.

Her advice has a way of sticking. "Don't get paralyzed by perfection" is one we have all heard more than once. Another comes from John Kozyak himself, her former partner at Kozyak Tropin & Throckmorton, who told us she made partner while on maternity leave, a fact which says plenty on its own. He also credited her with something he said we should all carry into our own careers: managing expectations. Be honest about what you can actually get done, and don't overpromise and underdeliver.

Miami Lighthouse for the Blind and Visually Impaired (continued from page 13)

Imagine a world where your small act of generosity becomes a beacon of light for someone in need. That world is real, and you can help shape it today. Please consider donating at <https://secure.miamilighthouse.org/Donations.asp>, you can rest assured that your gift is used wisely. Every contribution, no matter how small, has the power to enrich someone's life. What greater reward knowing you made a difference. Not ready to donate? Consider volunteering at <https://www.miamilighthouse.org/GetInvolved.asp>. Volunteering not only brings deep fulfillment and positively impacts your own well-being, but it also creates meaningful human connections that last a lifetime. Take that step today! Get involved!





FROM THE JUDGES' CHAMBERS

**The Shifting Landscape of Generative AI in the Legal Field**By: Madeleine Lorie¹

Let's face it, generative AI has infiltrated the legal field, and it's here to stay.

Generative AI (also dubbed “Large Language Models,” or “LLMs”) refers to “machine learning algorithms that are trained on data to recognize patterns and generate new content based on the ‘rules and patterns’ they have learned.”² LLMs can predict how ordinary people use words and phrases in context, making them an accessible and inexpensive learning tool.³ Such tools have also proven useful in helping lawyers perform daily tasks, including legal research, contract review, due diligence, document review, regulatory compliance, and drafting letters, contracts, briefs, and other legal documents.⁴ Courts and judges use generative AI to streamline their daily tasks and increase efficiency in chambers.

However, like all things that seem too good to be true, generative AI comes with its own slew of problems. Courts around the country have seen an uptick in lawyers getting sanctioned or slapped with heavy fines over improper generative AI-usage, which can lead to false case citations, fabricated quotations, or misstated case holdings in submitted briefs.⁵

But that is not to say that generative AI should be banned altogether. Generative AI tools undeniably have their advantages and certainly can help lawyers work faster and more economically.⁶ Whether you love or hate AI, the American Bar Association (ABA) codifies an ethical duty to understand the benefits and risks associated with such technology so that lawyers can make informed decisions about how best to competently represent their clients.⁷

Today's best practices for judges and lawyers using AI resources emphasizes a “human-in-the-loop” approach that requires strict verification of AI-generated content.

¹I am a judicial intern for the Hon. Judge Lopez-Castro this summer and a rising second-year law student at Columbia Law School. The sources used to create this article are based on a handout distributed by the 2026 Eleventh Circuit Judicial Conference. Thank you to Judge D. Sims Crawford (Bankr. N.D. Ala.) and Kelly Devlin (Research & Information Center, Eleventh Circuit Court of Appeals), for creating the original materials used to source this article.

²Jonathan Lent & Hon. Kyu Y. (Mike) Paek (SNDY), *Common Issues That Arise in AI Sanction Jurisprudence and How the Federal Judiciary Has Responded to Prevent Them*: AMERICAN BAR ASSOCIATION: BUSINESS LAW TODAY (Sep. 17, 2024),

<https://businesslawtoday.org/2024/09/common-issues-ai-sanction-jurisprudence-how-federal-judiciary-has-responded-to-prevent-them/>

³See *Snell v. United States Specialty Insurance Co.*, 102 F.4th 1208, 1221 (11th Cir. 2024); *U.S. v. Deleon*, 116 F.4th 1260, 1270 (11th Cir. 2024).

⁴A.B.A. Comm. on Ethics & Pro. Resp., Formal Op. 512, at 1 (2024) [hereinafter ABA Formal Op. 512].

⁵Kellen McGovern Jones, *KY Lawyer Slammed After AI-Generated Briefs Misled Appeals Court*: THE DALLAS EXPRESS (Apr. 7, 2026),

<https://dallasexpress.com/national/ky-lawyer-slammed-after-ai-generated-briefs-mislead-appeals-court/>

⁶ABA Formal Op. 512, at 4.

⁷MODEL RULES OF PRO. CONDUCT r. 1.1 (A.B.A. 2023).



FROM THE JUDGES' CHAMBERS

**The Shifting Landscape of Generative AI in the Legal Field** (continued from page 17)

For lawyers, this looks like: (1) independently verifying all citations, case law, and legal arguments; (2) never inputting client information into public AI models; (3) disclosing AI usage in filings; and (4) creating a repeatable AI content checklist to standardize safe and ethical AI use.

For judges, this looks like: (1) mandating AI-use be disclosed by practitioners; (2) scrutinizing AI-generated submissions carefully; and (3) acknowledging biases introduced by AI tools in legal research and writing.

But the solution to issues around matters of evidence and authenticity as they relate to AI-generated deepfakes and machine-learning-produced expert opinion testimony remains murky.

Earlier this year, the Judicial Conference's Advisory Committee on Rules of Evidence held a public hearing for draft Rule 707, which proposed that any AI output offered into evidence must still meet the standards of Rule 702(a)-(d) for expert testimony.⁸ Under this proposed rule, courts would analyze the internal AI prompts and processes of the associated AI platform in order to better ensure the validity of the resulting outputs.⁹

However, on May 7, 2026, the Committee decided not to move forward with the proposed Rule 707 at the time, opting instead to continue in the revision and study process, with the goal of having the proposed Rule 707 vetted at the Committee's Fall meeting by technology experts and others in the field of AI and law.¹⁰

Although the technological landscape continues to shift and change in ways that are difficult to anticipate, legal professionals should continue to conduct themselves at the highest ethical standards and monitor new developments regarding rules around generative AI as they arise.

⁸Kaitlyn E. Stone & William M. Carlucci, *New Evidence Rule 707 Would Set Standards for AI-Generated Courtroom Evidence*: BARNES & THORNBURG (Aug. 21, 2025),

<https://btlaw.com/en/insights/alerts/2025/new-evidence-rule-707-would-set-standards-for-ai-generated-courtroom-evidence>

⁹*Id.*

¹⁰Comm. on Rules of Practice and Proc., *Report of the Advisory Committee on Evidence Rules*, at 11 (Jud. Conf. of the U.S., May 17, 2026),

https://www.uscourts.gov/sites/default/files/document/advisory_committee_on_evidence_rules_may_2026.pdf



FROM THE JUDGES' CHAMBERS

**New Local Rules and Forms**

By: Honorable Erik P. Kimball

Chief Judge Grossman, the court's local rules committee, and our clerk recently unveiled the court's amended and restated local rules and forms. This years-long project resulted in much more efficient and direct local rules. They became effective on June 1, 2026. I am extremely grateful to Chief Judge Grossman, the committee, Clerk Joseph Falzone, and Chief Deputy Clerk Cameron Cradic for their work on this enormous task.

I take this opportunity to highlight certain changes. This article does not present a comprehensive list of amendments and deletions. I encourage you to read the entirety of the revised local rules. They are much shorter than they used to be. You may also find it useful to ask an AI program to compare the current local rules to the prior local rules. Please remember that by filing a document with the court you are representing to the court that you are familiar with all of the court's local rules.

Since revision, we have seen many motions and proposed orders with incorrect references to local rules. Carefully check each of your form motions and orders for references to the local rules and update them. In some instances, you will find that there is no longer a local rule. This is because the court determined that the Bankruptcy Code or the Bankruptcy Rules already addressed the matter or that the local rule was no longer helpful.

Remember to remove the phrase "ex parte" from motions and proposed orders in matters considered without a hearing. The court deleted that term from the local rules.

Under local rule 2014-1, an application to employ a professional must include a copy of any engagement letter or retention agreement. Please do not tell me that you have no engagement letter or retention agreement as I believe that is tantamount to an admission of malpractice.

If you file an amended plan or disclosure statement, local rule 3016-1 requires you to file a separate redline comparing the amended plan or disclosure statement to the most recently filed document. In some circumstances, I may request an additional redline to a prior version.

While local rule 7004-1(b) is not new, please remember that you must file a motion to continue the scheduling conference if an alias or pluries summons is needed and the answer deadline would be less than 30 days before the date of the existing scheduling conference.

Unlike under the court's prior local rules, local rules 9013-3(b)(2) and (c)(2) provide exhaustive lists of motions that may be presented on negative notice. Do not seek other forms of relief by negative notice.

Local rule 9013-2(c) permits the court to consider without a hearing a post-confirmation motion by a chapter 13 debtor to approve the sale of a homestead under certain circumstances. I may grant such a motion without a hearing even before confirmation. In all such cases, I require that the proposed order state that the net proceeds will be segregated and used solely to make payments under the plan or to purchase a new residence. If the proposed order does not include that language, the motion will be set for hearing.

(Continued on page 20)



FROM THE JUDGES' CHAMBERS



New Local Rules and Forms (continued from page 19)

Under local rule 9013-4(c)(2) and (d), in addition to other required service you must email copies of emergency motions and notices of hearing where relevant email addresses are reasonably ascertainable. This is simply a matter of due process. The court may not grant relief if affected parties have no idea the court is considering the request.

Whenever you seek relief without a hearing under local rule 9013-2 or by negative notice under local rule 9013-3, you must attach a copy of your proposed order as an exhibit. Interested parties should know exactly what relief you are requesting.

Local rule 9014-2 provides deadlines for written objections and responses if you want them considered at a hearing. In chapter 11 and chapter 15 cases, local rule 9014-2(c) provides that when a contested matter is set on at least 21 days' notice a written objection or response must be filed at least seven days before the hearing. The 21 days is measured from issuance of the notice of hearing. If you do not file a timely written objection or response, you may still be heard at the hearing. But the court may strike a written objection or response that is not timely filed. I often enter separate orders requiring written objections by a stated deadline and providing that failure to file a timely written objection results in waiver of any objection to the relief requested. These orders supersede the local rule.

As before revision, local rule 9017-1 requires that exhibits be filed and exchanged four business days before a trial or evidentiary hearing. There is no good reason to be late. If you fail to meet the deadline and a proper objection is lodged, I may prohibit the admission of any of your exhibits at the trial or evidentiary hearing.

We see many tardily submitted proposed orders. Under local rule 9021-2, you must submit proposed orders within seven days of the hearing. If the order sets a further hearing or deadline on less than 14 days' notice, you must submit the proposed order within three days of the hearing. If your matter is resolved on the chapter 13 consent calendar, you must submit a proposed order no later than seven days after the hearing. Failure to submit a timely proposed order may result in denial of the request for relief, even if the court expressed during a hearing that the request would be granted.

Please carefully read local rule 9036-2 regarding certificates of service. If service was by CM/ECF, you must list all email addresses for recipients served by that method. It is otherwise impossible to determine who received notice of a document at a time in the past. Pay close attention to the prohibitions listed in local rule 9036-2(c). Among other things, a certificate of service may not incorporate by reference the NEF, state that service was made "on all parties entitled to CM/ECF notice," state that service was made on "all parties on the mailing matrix", attach a stale mailing matrix, or state that a notice of hearing was served before it was issued. Relief may be denied or the matter continued if you fail to file a proper certificate of service.

Local rule 9036-2 is the new citation for directing service. Please remove references to old local rule 2002-1 (F) from proposed orders.



FROM THE JUDGES' CHAMBERS

**New Local Rules and Forms** (continued from page 20)

The absence of a former local rule or form does not mean there is no applicable rule or form. In many instances, the court removed a local rule because the matter was already adequately addressed by the Bankruptcy Code or the Bankruptcy Rules. For some matters, the Judicial Conference of the United States may prescribe an Official Form that must be used without alteration. You should always consult the Bankruptcy Code and Bankruptcy Rules and check for an Official Form.

Local Form Final Pretrial Order and Order Setting Trial

In all adversary proceedings in this district, the court first enters its form *Order Setting Scheduling Conference and Establishing Procedures and Deadlines*. After the scheduling conference, the court enters or asks the plaintiff to submit the *Order Setting Filing and Disclosure Requirements for Pretrial and Trial* consistent with local form 68. Under this second procedural order, if all parties are represented, they must negotiate a joint pretrial stipulation to be filed at least 14 days before the pretrial hearing.

At the pretrial hearing, the court considers the status of the litigation, including the joint pretrial stipulation, and sets the case for trial. If all parties are represented, I will ask the plaintiff to submit the *Final Pretrial Order and Order Setting Trial* consistent with local form 63A. Among other things, this last procedural order sets the date and time of trial, incorporates stipulated facts that need not be determined at trial, lists all material facts that must be litigated at trial, lists undisputed legal issues and disputed legal issues, and lists all potential witnesses. Importantly, the *Final Pretrial Order and Order Setting Trial* "supersedes the pleadings" and becomes the operative document for trial and determination by the court. For this reason, you must be very careful in negotiating and drafting this order.

If all parties are represented by counsel, the adversary proceeding will not go to trial unless this final proposed order is tendered. It is the duty of all parties to negotiate this order and the duty of counsel for the primary plaintiff to tender it to the court.

Other Concerns of Note

Do not wait until the last minute to file a proof of claim. In certain instances, a tardy proof of claim is fatal to allowance and excusable neglect does not apply. Failure to meet a filing deadline is a basis for an ethics complaint and may subject you to suit by your client.

Do not file an unnecessary reply. When the court permits a party to file a reply, the reply must be limited to addressing concerns raised in the response. If you have nothing to add, do not waste the court's time, your time, and your client's money re-writing your original request for relief in shorter form. This is not helpful to the court and does not show you in your best light.

The court cannot reserve jurisdiction that it does not have in the first place. The court cannot expand its subject matter jurisdiction by so-called reservations of jurisdiction in confirmation orders and the like. If such a reservation is patently objectionable, I will ask you to re-submit the order. But even if the order is entered, that does not mean the reservation is enforceable.



FROM THE JUDGES' CHAMBERS

**Dear Future Me: Lessons Learned from Two Years in Chambers**

By Katelyn Garciga and Sara McCann

As our two-year terms as law clerks come to an end this September, we find ourselves reflecting on the lessons, habits, and perspectives that we have gained from our time in chambers. While clerkships are often described as an opportunity to learn the law from a front-row seat, they are equally an opportunity to learn the practical realities of advocacy, professionalism, and the importance of making the Court's work a little bit easier. Before entering private practice, we thought it would be helpful to leave ourselves a few reminders, noting that learning what *not* to do is often just as useful as learning what to do.

Dear Future Me:

1. Be kind.
2. Remember that judges, chambers' staff, and court staff are human beings, too.
3. If interns are observing hearings, it means a lot to them when attorneys introduce themselves — say hello and offer a kind word if you can.
4. Go to bar association events when your schedule allows. Getting to know fellow practitioners fosters professionalism, trust, and more effective problem solving.
5. Ask yourself: Is it truly an emergency? West Palm Beach and Fort Lauderdale judges average 3,000 case dockets, while Miami judges average 4,000.
6. With limited exceptions, a written objection or response must be filed by 4:30 p.m. two business days before the hearing. The judge, chambers' staff, and interested parties rely on this deadline when preparing for hearings.
7. You cannot represent that a motion is unopposed if the motion and accompanying notice of hearing were not properly noticed or served.
8. In your motions, be clear what relief you're seeking, as well as the statutory basis for that relief. Don't make the Court guess.
9. If you are seeking relief without a hearing, attach the proposed order as an exhibit to the motion and contemporaneously upload the proposed order.
10. Make sure your proposed orders are as aesthetically pleasing as they are substantively correct.
11. Bankruptcy practitioners are problem solvers. Every case involves competing interests, and successful practitioners know when to stand firm and when to compromise.
12. Each judge has his or her own preferred remote appearance procedures. Check the judges' websites.
13. The Court notices your Zoom background. Make sure it's appropriate.
14. Don't forget that the practice of law is a privilege and a noble profession.
15. Be kind.



FROM THE JUDGES' CHAMBERS

**A Summer of Change**

By: Hon. Peter D. Russin

Summer isn't over by a long shot in our neck of the woods — we've got a solid two or three months of heat left. But the symbols of a carefree summer coming to a close abound: our summer interns are packing up, school starts again in a couple of weeks, summer trips have been had, and the Court is once again looking to normalize its process and scheduling. For my chambers and our Court, though, this summer has been anything but carefree.

Let me try to account for all that has happened. Judge Isicoff retired. Her absence is felt already. Craig A. Pugatch was appointed our newest judge, and his arrival has also been felt already. My chambers moved to Miami. The Court enacted completely new local rules and forms. Seems simple? NO! All that happened on the exact same date: June 1.

My entire docket, thousands of cases, had to be moved to Judge Pugatch. Judge Isicoff's entire docket, thousands of cases, had to be moved to me. In doing so, Judge Isicoff, Judge Pugatch, and I, with the critical help of our law clerks and CRDs, needed to coordinate scheduling hearings and noticing them before June 1 for dates after June 1. Not easy at all. And our chambers needed to learn a new docket! And let's not forget the recusals and reassignment of those cases impacting all of our Judges!

Furniture and equipment needed to be moved from Judge Isicoff's chambers to her new office where she sits as a recall judge, and some of Judge Isicoff's furniture needed to be moved to Judge Pugatch's new chambers in Fort Lauderdale. Of course, my chambers furniture and equipment in Fort Lauderdale needed to be moved to my new chambers in Miami.

Parking spots needed to be reassigned. Facilities Access Cards reprogrammed. Kitchens and copy rooms cleaned out. Art removed and new art hung. Computers reprogrammed. Webpages updated and newly created. Addresses and phone numbers changed on letterhead, email signatures and with various organizations including the BBA, FBA, and NCBJ. Critically, candy bowls and snacks and coffee had to be restocked.

This all could have gone sideways in a dozen ways. But it didn't. And it didn't because of the very hard work and dedication of many people. It has not been easy, but it has been seamless, and that is something to be truly celebrated.

None of it happens without people. Melva Weldon, my CRD, and my law clerks Catherine Kretzschmar and Clay Klein worked tirelessly to hold everything together through the transition with Clay somehow also finding time to look for a job and study for the Florida Bar, which he sits for this week. Judge Isicoff, her clerk Kayla Heckman, and her CRD, Noemi Sanabria, now working with Judge Pugatch, have been there for every question along the way. Chief Judge Scott Grossman deserves his own word of thanks, for steering this Court through the local rules rollout and everything else this summer asked of him. The clerk's office led by our incomparable Clerk of Court Joe Falzone, his deputy clerk, Cameron Cradic, and their dedicated staff oversaw virtually everything. Nora Blanco, whose steady hand kept court operations on track, and Diana

(Continued on page 24)



FROM THE JUDGES' CHAMBERS

**A Summer of Change** (continued from page 23)

Cohen, whose expertise with our CM/ECF system helped ensure the accuracy and integrity of our case data throughout the transition, deserve special recognition. Lourdes Paredes in HR, Andrew Abreu and the procurement team, Tony Diaz and the IT crew, our CSOs, and the U.S. Marshals Service all made what could have been a genuine disaster feel like a masterclass in logistics. The truth is, regardless of the worrying, it was always going to be that way because we truly have the best Court in the country.

For me, moving to Miami has been its own kind of gift. I practiced law here for 32 years before I took the bench, and as much as I miss the folks in Fort Lauderdale, the move has felt less like a move and more like coming home.

All of the folks who occupy the C. Clyde Atkins United States Courthouse have been incredibly supportive and welcoming, for which I am eternally grateful. The bar here has also been welcoming. My judicial colleagues, too, have been quick to help, in the way that this bench always has been with each other.

On another summer subject, I find that my spirit is always renewed by this time of year, and by the students who move through our chambers. They arrive anxious to learn and to experience everything they can about the law and about the profession they're about to enter, and it shows in everything they do. The questions they ask are insightful — often more insightful than they realize. The teaching is genuinely fun. And there is nothing quite like watching the light bulb go on when a concept that seemed abstract suddenly makes sense in the context of a real case.

This summer's cohort prepared memos, argued a moot court exercise, sat through hearing prep, and stayed for the post-hearing conversations where we talked through what worked in the courtroom and what didn't. I asked them, in turn, what they thought of the lawyering they watched, what due process and justice look like from where they sit, and what role they think the judiciary has to play in times like these. Their answers gave me real hope — not only for the future of the bankruptcy bar, but for the future of this country.

My interns were just terrific: Jacqueline Goggins, a rising 2L at the University of Miami School of Law; Erika Rosner, a rising 2L at Florida International University College of Law, both participating through the Just the Beginning Foundation's judicial internship program; and Claire Jarwa, a rising 3L at the University of San Diego School of Law, participating through the Judicial Intern Opportunity Program. They studied the pleadings and our chambers notes before hearings, joined the conversations afterward, researched and wrote about issues arising in our cases, and pressed us for as much substantive work as we could give them. For their moot court exercise, we gave them a Chapter 11 case in which a creditor sought dismissal based on allegations of bad faith and violations of court orders. Jackie argued from the perspective of the United States Trustee, Erika represented the creditor, and Claire drew the difficult task of defending the debtor. All three were prepared, poised, and persuasive, and seeing them wrestle with the same record from three very different positions was one of the highlights of the summer.

(Continued on page 25)



FROM THE JUDGES' CHAMBERS

**A Summer of Change** (continued from page 24)

Watching them, I thought back to my own summer as a 2L, interning at a local firm in 1987. Our firm represented a major creditor in a significant bankruptcy case, before Judge Thomas Britton, known to be formidable, brilliant, and, frankly, feared. Judge Britton had held an improper *ex parte* conference with debtor's counsel, shutting out our client and every other party in the case, and said some seriously unflattering things about our client. He had a court reporter present. So, that meant there was a transcript. When my boss demanded it, Judge Britton, after balking, would only let us come to his chambers, read it, and take notes. No copies allowed. That restriction alone told us plenty about what was in it.

My boss handed the assignment to me: research the motion to recuse a sitting federal judge, based on nothing but notes scribbled from a transcript we weren't allowed to keep. We filed the motion. What choice was there? As expected, Judge Britton denied the motion. My boss had seen that coming and had me standing by at the District Court the moment the ruling landed. We didn't have electronic filing back then. I physically filed the motion to recuse that moment before the District Court. And as politely as it could, the District Court granted it.

It doesn't get much more exciting than that for a 2L, and it is a large part of why I fell in love with bankruptcy as a practice area and never looked back. I don't know which of this year's interns may have had their own version of that summer, but I'd bet some of them did. And that's the real payoff: positively influencing the course of a person's career.

So: interns leaving, chambers and dockets moving and settling into place, new local rules, and coming home. It was by no means a carefree summer, but it didn't feel at all like chaos. Maybe that's the point. Change,



FROM THE JUDGES' CHAMBERS

**TARA TREVORROW, 2025-2026 BUSINESS LAW SECTION MEMBER OF YEAR**

By: Honorable Mindy A. Mora

Our Court has its own superstar, Tara Trevorrow, who recently received recognition for her efforts in promoting financial literacy in this state. Tara was chairing The Florida Bar Business Law Section's Financial Literacy Task Force, and received a request from incoming chair Stephanie Lieb to lead a new initiative sponsored by the Business Law Section. Tara promptly agreed to direct the new program focused on the financial literacy of Florida's senior citizens.

Several years ago, the Business Law Section's Financial Literacy Task Force achieved a significant milestone when Governor Ron DeSantis signed the "Dorothy L. Hukill Financial Literacy Act." This act mandates that Florida high school students earn a half-credit in financial literacy to graduate.

The new initiative that Tara is leading aims to assist Florida seniors in recognizing and avoiding scams and managing their finances effectively.

The program, aptly named "Senior\$mart\$," provides presentations on budgeting, retirement accounts, and the increasing number of fraud schemes targeting older Americans. Senior citizens are particularly vulnerable due to their lack of proficiency with AI and modern technology.

The Senior\$mart\$ PowerPoint presentation, based on statistics indicating that 42% of Americans spend more than they earn, offers crucial financial information for senior citizens. It provides tips for budgeting, managing medical debt, and avoiding pitfalls associated with retirement accounts, credit cards, co-signing for family members, and jointly titled assets. The presentation also covers various bank and investment accounts and advises on their appropriate utilization. Additionally, it offers guidance on building relationships with banks and protecting credit.

These presentations also emphasize the significance of fraud prevention in safeguarding the wealth of older Americans.

A significant portion of the typical Senior\$mart\$ presentation focuses on recognizing and avoiding constantly evolving financial scams. Other sections cover various types of scams, including foreclosure swindles, reverse mortgages, predatory mortgage loans, tech support scams, utility scams, lottery scams, charity scams, and insurance scams, among others.

When the Business Law Section's Immediate Past Chair, Stephanie Lieb, asked Tara to take on the bold initiative of creating and implementing the Senior\$mart\$ program, Tara responded with a simple, "Yes, ma'am." Since then, with the assistance of Bankruptcy Middle District of Florida Bankruptcy Judge Lori Vaughan, Tara has been actively involved in the program's creation and material development. She had the materials translated into different languages, conducted community outreach, and organized and coordinated Senior\$mart\$ presentations for numerous community groups.

In recognition of Tara's exceptional work, Past Section Chair Lieb presented her with the 25/26 Business Law Section Member of the Year Award. Please join me in congratulating Tara Trevorrow on this well-deserved recognition for her invaluable contribution to the financial well-being of the senior citizens of our state. Additionally, let's express our gratitude for her efforts in making our community a safer place for this vulnerable segment of the population.



FROM THE JUDGES' CHAMBERS

 **Celebrating America's 250th Birthday**

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

Across the USA, Americans marked something extraordinary, 250 years of independence. From coast to coast, families and friends gathered at home, at the park and along the shoreline, and our Fifa World Cup guests joined in the festivities. Hamburgers, hotdogs on the grill, cupcakes, and plenty of fireworks to light the summer sky.

Here at the court, we marked our own celebration in our own way. Employees came together with pride and a reminder that the spirit of America should be celebrated. When our founders penned their name to the Declaration of Independence, who would have imagined the great birth of our nation. For many, Independence Day is more than fireworks, or getting together, it symbolizes freedom, the sacrifices, generation after generation reminding us of the promises of liberty, equality and the pursuit of happiness. If every in doubt, and looking for a reminder, all you need to do is revisit the words in the "The Declaration of Independence of The United States of America" – <https://www.archives.gov/founding-docs/declaration>. Independence Day is day of hope, a day to remember, a day to come together and simply celebrate!





BOOKMARK THESE RESOURCES!!!

As part of our court's overarching goal to provide access to new and updated resources, please consider bookmarking the following web links. For starters, note that our web address is www.flsb.uscourts.gov, and a snapshot of our homepage header with key guiding arrows appears below.



Description of Resource	Corresponding Link
<i>Consolidated link</i> to Local Rules, Local Forms, Court Guidelines and Clerk's Instructions, and Administrative Orders effective on June 1, 2026	Adoption of Amended and Restated Local Rules; and New and Amended Local Bankruptcy Forms Southern District of Florida United States Bankruptcy Court
New and Amended Local Rules	Local Rules Southern District of Florida United States Bankruptcy Court
New and Amended Local Forms	All Forms - Local Bankruptcy Forms Southern District of Florida United States Bankruptcy Court
Official Bankruptcy Forms and Instructions	Bankruptcy Forms United States Courts
Local Guidelines and Clerk's Instructions	Clerk's Instructions and Court's Guidelines Southern District of Florida United States Bankruptcy Court
Clerk's Procedural Manual (<i>New</i>)	Clerk's Procedural Manual (06-08-2026).pdf
Electronic Filing - Documents, Cases, and Adversary Proceedings (CM/ECF)	CM/ECF LIVE - U.S. Bankruptcy Court:flsb
Electronic Filing - Proof of Claim(s)	File a Proof of Claim Electronically Southern District of Florida United States Bankruptcy Court



Help Us Help You: Why IT_Services Email Matters

By: Felix Cabrera

When technology issues come up, our first instinct is often to reach out directly to someone in IT. While that may seem like the fastest way to get help, the best and most effective way to request IT support is by sending an email to the IT_Services mailbox.

Using the IT_Services email helps ensure that requests are properly tracked, reviewed, and handled by the appropriate member of the IT team. It also gives IT a better way to manage support requests, especially when multiple issues are happening at the same time.

One of the biggest benefits of using the IT_Services email is record keeping. When a request is sent to the mailbox, there is a written history of the issue, including when it was reported, what was requested, who was involved, and what steps were taken to resolve it. This is very helpful if the issue comes back later or if additional follow-up is needed.

It also helps IT search for past issues. Many technology problems are not always one-time events. Sometimes an issue that happened months ago may happen again, or a similar issue may come up for another user or courtroom. Having the information in one shared mailbox allows IT to look back, review what was done before, and resolve the problem faster.

Using IT_Services also helps provide continuity. If one IT staff member is out of the office, in a meeting, working in another location, or assisting with another project, the request is still visible to the rest of the team. This helps prevent requests from being delayed or missed because they were only sent to one person.

Another important benefit is that it helps IT prioritize work. The IT team supports users, courtrooms, chambers, network systems, equipment, software, security needs, and many other daily operations. Having requests come through one mailbox gives the team a clearer picture of what needs attention and helps us respond in a more organized way.

Using the IT_Services email is not just helpful for IT. It also helps the person requesting support. It creates a clear record that the request was made, allows for better follow-up, and helps ensure the issue is seen by the team instead of sitting in one person's inbox.

Whenever possible, please consider sending the IT support requests to the IT_Services-Support@flsb.uscourts.gov email instead of emailing or messaging individual IT staff members directly. This helps us provide better service, keep better records, and support the court more efficiently.

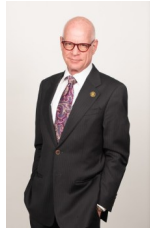
Thank you for helping us keep the process organized and effective.



PRO BONO CORNER



BY: STEVEN S. NEWBURGH, ESQ.
(GUEST CONTRIBUTOR)
STANDING MEMBER
FLSB PRO BONO COMMITTEE
FORMER LAY CHAIR



Pro Bono Bankruptcy Practice: Closing the Justice Gap

*How the Bankruptcy Bar Can — and Must — Fulfill the
Fresh-Start Promise for the Unrepresented – A Three-Part Series*

PART I – The Need

INTRODUCTION

The Bankruptcy Code represents one of the most consequential interventions Congress has created for natural persons in financial distress. Its promise — a fresh start for the “honest but unfortunate debtor” — is constitutionally grounded, federally uniform, and morally quite serious. Yet that promise is conditioned on something the Code does not guarantee: access to competent legal counsel. This fact confounds me and it’s why I handle my share of pro bono work. This article examines the widening gap between statutory entitlement and practical access in consumer bankruptcy proceedings, against the backdrop of a sustained and accelerating surge in filings. Total bankruptcy petitions reached 504,112 in fiscal year 2024 — a sixteen percent increase over 2023 — and rose further to 557,376 in fiscal year 2025, with nonbusiness (individual consumer) filings climbing eleven percent to 533,337. These numbers are climbing because real people are in real trouble. The question this article addresses is not whether those people deserve relief — they do — but whether they can realistically obtain it without counsel. The answer, this author submits, is that for the most part, they cannot. At least not in any meaningful sense, and not in the adversarial, procedurally demanding environment of the federal bankruptcy court. Pro bono bankruptcy representation is therefore not a charitable supplement to a functioning system. It is a structural necessity for a system that aspires to deliver equitable relief. This article examines the scope of unmet need, the substantive role of the bankruptcy attorney in pro bono contexts, effective programs nationwide, systemic challenges to expanded volunteer participation, and the ethical and professional imperative for experienced practitioners — particularly those in specialty areas like debtor-side representation and adversary proceedings — to step forward.

I. THE LANDSCAPE OF UNMET NEED

The federal bankruptcy system is, in design, a self-executing relief mechanism. A debtor files a petition, an automatic stay springs into effect, and the administrative machinery of the bankruptcy estate is set in motion. This architecture can create the misleading impression that the process is navigable without professional assistance — that the forms are the substance, and that completing them accurately is all that stands between a debtor and a discharge. That impression is dangerously wrong.

Pro se filings have become a defining feature of the consumer bankruptcy landscape, and their consequences are well-documented. Debtors who represent themselves face dramatically elevated rates of case dismissal, denial of discharge, and loss of exemptions to which they are legally entitled. The Bankruptcy Abuse

(Continued on page 31)

**Pro Bono Bankruptcy Practice: Closing the Justice Gap** (continued from page 30)

Prevention and Consumer Protection Act of 2005 (BAPCPA) — enacted ostensibly to reduce abuse but widely criticized for erecting procedural barriers that fall most heavily on the least sophisticated filers — introduced a labyrinth of requirements that make self-representation not merely inconvenient but structurally hazardous. The means test under 11 U.S.C. § 707(b), the mandatory credit counseling requirement under § 109(h), the expanded document disclosure obligations of § 521, and the voluminous schedules and statement of financial affairs together constitute a filing package that would challenge a careful attorney. For an unrepresented debtor navigating these requirements alone — often while managing wage garnishments, creditor harassment, and the psychological toll of financial collapse — the probability of material error is high.

The dimension of unmet need extends well beyond bankruptcy courts. The Legal Services Corporation (LSC), in its most recent national assessment, has found that low-income Americans receive no legal help for the vast majority of their civil legal problems — with LSC's rural justice research documenting that approximately ninety-four percent of civil legal problems in low-income rural households go unresolved each year.³ Approximately 52.5 million Americans were eligible for LSC-funded civil legal services as of the most recent reporting period, yet LSC grantees closed fewer than 773,000 cases in 2024 — a fraction of the actual demand. In the bankruptcy context, this resource gap manifests as a steady stream of pro se debtors appearing in federal court without counsel, often in matters involving years of accumulated debt, disputed exemptions, or creditor-initiated adversary proceedings that bear no resemblance to the administrative process the debtor imagined when filing.

The geographic dimension of the access problem is particularly acute in Florida. The state encompasses not only major urban bankruptcy bars in Miami, Tampa, Orlando, and Jacksonville, but also large stretches of rural and semi-rural territory — the Panhandle, the Treasure Coast, and interior agricultural counties — where local bankruptcy practitioners are scarce or nonexistent. Debtors in these communities face not merely the cost barrier of retained counsel but the logistical impossibility of locating competent representation within a reasonable distance.

The consequence is that the Code's promise of a fresh start becomes, in practice, a promise made to those who live close enough to a metropolitan bankruptcy bar and can afford to retain it.

The trajectory of the filing data makes this challenge more urgent with each passing year. Bankruptcy filings rose from 433,658 in fiscal year 2023 to 504,112 in fiscal year 2024, and again to 557,376 in fiscal year 2025. Each of these filings represents an individual or household in acute financial distress. The question of how many of them will reach the other side of the process with the discharge the Code promises — rather than a dismissal, a denial, or a loss of exemptions — depends in significant measure on whether they have counsel. The data consistently show that they are better off with it.

Part II of the series will post with the next edition of the Courthouse Beacon!. We will be examining *The Attorney's Role – Beyond Forms and Filings*



Help Desk Corner

By: Lorraine Adam

The help desk corner will highlight questions the clerk's office routinely receives by telephone or through the court's website at: <https://www.flsb.uscourts.gov/contact-us>. Whether you are contacting the Miami, Ft. Lauderdale, or West Palm Beach division, the clerk's office staff are readily available to assist you during court hours of 8:30 am to 4:00 pm.

Miami: 305-714-1800
 Ft. Lauderdale: 954-769-5700
 West Palm Beach: 561-514-4100



How do I obtain an audio from my meeting of creditors?

To obtain an audio of your 341 meeting of creditors, you will need to send your request to USTPRegion21.MM.ECF2@UST.DOJ.GOV asking for a copy of the recording. You will need to include the following information:

Case Name
 Case Number
 Chapter
 Trustee (if one is appointed)
 Date and time of 341 meeting(s) requested

Shortly after receipt of the request, the AUST will send an email with a link to the file containing the audio recording. Please note that the link may be time-sensitive and may expire, which could result in access issues.

To better understand the bankruptcy process, access our court website at: www.flsb.uscourts.gov. Under the **"Don't Have a Lawyer"** tab, there are three sections: General Resources; Debtor Resources; and Creditor Resources with links to frequently asked questions. You may also watch a Bankruptcy Basics video which provides an example of a Meeting of Creditors setting. The video is not long and is full of helpful information.

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: Dania_Muniz@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.