

# **CONSUMER DEBT AND BANKRUPTCY: THE PROCESS, DEFENSES, AND OPTIONS**

**MONDAY, JANUARY 7, 2019, 6:00-7:30 P.M.**

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**All members of the public are invited to attend this  
FREE informational lecture  
at**

**The Brooklyn Bar Association  
123 Remsen Street, Brooklyn Heights, New York 11201**

**By Subway: 2, 3, 4, 5 to Borough Hall - A, C, F to Jay Street, R to Court Street**

**First Floor Auditorium**

*Reservations are recommended, but not required*

**To Reserve a Seat or for More Information Contact:**

**Jen Bryan, Member Services Director**

**e-mail: [jbryan@brooklynbar.org](mailto:jbryan@brooklynbar.org) or phone: (718) 624-0675, ext. 209  
or RSVP online:**

**<https://brooklynbar.org/event/consumer-debt-and-bankruptcy-the-process-defenses-and-options/>**

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**Topics will include:**

- 1- The process of a typical consumer collection proceeding**
- 2- Defenses available to the debtor/consumer**
- 3- Other options and strategies**

**Richard A. Klass, Esq., Principal, Law Office of Richard A. Klass, Esq.  
Presenter**

**Fern J. Finkel, Esq., Foundation Law Committee Chair and Program Organizer**

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**Light refreshments will be served**

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