

KARA J. BRUCE

2801 West Bancroft, Mail Stop 507

Toledo, Ohio 43606

karabruce@gmail.com

RESEARCH AREAS

Consumer bankruptcy, bankruptcy jurisdiction and procedure, bankruptcy regulation, commercial law (secured transactions and payment systems).

TEACHING AREAS

Business Bankruptcy, Bankruptcy Litigation Skills, Contracts I, Contracts II, Creditor-Debtor Law, Payment Systems, Secured Transactions

Interested in teaching Sales, Remedies, Civil Procedure, Consumer Law

PROFESSIONAL EXPERIENCE

LOYOLA UNIVERSITY CHICAGO SCHOOL OF LAW, Chicago, Illinois

Visiting Professor of Law, January 2021 – May 2021

UNIVERSITY OF TOLEDO COLLEGE OF LAW, Toledo, Ohio

Professor of Law with tenure, August 2015 – Present

Associate Dean for Faculty Research and Development, August 2017 – August 2018

Associate Professor, August 2013 – August 2015

Assistant Professor, August 2010 – August 2013

WILLAMETTE UNIVERSITY COLLEGE OF LAW, Salem, Oregon

Visiting Professor of Law, January 2019 – May 2019

AMERICAN BANKRUPTCY INSTITUTE, Arlington, Virginia

Scholar in Residence, August 2013 – December 2013

Accepted invitation to assist the ABI's Commission to Study the Reform of Chapter 11, develop educational material and practitioner resources, respond to media inquiries, and continue ongoing podcast series.

LOCKE LORD BISSELL & LIDDELL, LLP, Chicago, Illinois

Associate in Bankruptcy, Insolvency & Reorganization Practice Group, September 2007 – June 2010

Summer Associate, May 2006 – August 2006

Represented debtors and creditors in chapter 11 cases and commercial litigation matters. Maintained an active pro bono practice.

BOOKS

STEPHEN L. SEPINUCK & KARA J. BRUCE, PROBLEMS AND MATERIALS ON SECURED TRANSACTIONS (5th Ed. West), forthcoming 2021.

BEST OF ABI 2013: THE YEAR IN BUSINESS BANKRUPTCY (Kara J. Bruce ed., 2013).

LAW REVIEW PUBLICATIONS

- Alexandra P.E. Sickler & Kara J. Bruce, *Bankruptcy's Adjunct Regulator*, 72 FLORIDA L. REV. 159 (2020).
- Kara J. Bruce, *Midland Funding and the Pernicious Problem of Stale-Debt Claims*, 49 LOYOLA L.A. L. REV. 435 (2018).
- Kara J. Bruce and Alexandra P.E. Sickler, *Private Remedies and Access to Justice in a Post-Midland World*, 34 EMORY BANKR. DEV. J. 365 (2018).
- Kara J. Bruce, *Closing Consumer Bankruptcy's Enforcement Gap*, 69 BAYLOR L. REV. 479 (2017).
- Kara J. Bruce, *Vindicating Bankruptcy Rights*, 75 MARYLAND L. REV. 443 (2016).
- Kara J. Bruce, *The Debtor Class*, 82 TULANE L. REV. 21 (2013).
- Kara J. Bruce, *Rehabilitating Bankruptcy Reform*, 13 NEVADA L. J. 174 (2012).

ESSAYS AND OTHER ACADEMIC WRITINGS

- Kara J. Bruce, *Adjusting Lease Obligations in Pandemic Bankruptcies*, 40 No. 10. BANKR. L. LTR. NL 1 (2020).
- Kara J. Bruce, *Detangling Discovery and Tolling Doctrines: The Educational Value of Rotkiske v. Klemm*, 40 No. 4. BANKR. L. LTR. 1 (2020).
- Kara J. Bruce, *Prudential Standing in Bankruptcy Appeals: Recent Developments and Unanswered Questions*, 39 No. 6 BANKR. L. LTR. 1 (2019).
- Kara J. Bruce, *Recent Developments in Student Loan Non-Dischargeability: Aggregating Discharge Violation Claims*, 39 No. 1 BANKR. L. LTR. 1 (2019).
- Kara J. Bruce, *Recent Developments in Educational-Benefit Discharge Litigation*, 38 No. 10 BANKR. L. LTR. 1 (2018).
- Kara J. Bruce, *Channeling Punitive Damage Awards Under 362(k)*, 38 No. 4 BANKR. L. LTR. 1 (2018).
- Kara J. Bruce, *The Supreme Court's 2017 FDCCA Rundown*, 37 No. 9 BANKR. L. LTR. 1 (2017).
- Kara J. Bruce, *Non-Debtor Substantive Consolidation: A Remedy Built on Rock or Sand?*, 37 No. 3 BANKR. L. LTR. 1 (2017).
- Kara J. Bruce, *Debt Buyers Beware: Filing Proofs of Claim for Time-Barred Debts in the Eleventh Circuit and Beyond*, 36 No. 6 BANKR. L. LTR. 1 (2016).
- Kara J. Bruce, *Following Susan's Lead*, 47 U. TOL. L. REV. 11 (2015).
- Margaret M. Anderson, Courtney E. Barr and Kara J. Bruce, *The Creditor That is Always There – The Insurance Company*, 17 NORTON J. OF BANKR. L. AND PRAC. (2008).
- Jerrold J. Jacobsen, Gordon Bain, Kara Bruce, and John W. Moore, *Chemistry Comes Alive! Vol. 4*, J. CHEM. EDUC. SOFTWARE, 2000.

WORKS IN PROGRESS

- Rabble Rousers as Bankruptcy Enforcers*
- Bankruptcy's Discharge and the Outer Edges of Contempt*
- Implied Repeal After Midland Funding* (with Alexandra Sickler)

EDUCATION

TULANE UNIVERSITY LAW SCHOOL, New Orleans, Louisiana

Juris Doctor, *cum laude*, May 2007, Common Law Curriculum

Honors: Academic Scholarship. CALI award in Advanced Bankruptcy

Tulane Law Review's Charles Janvier II Award for Most Significant Contribution to Production

Activities: Managing Editor and Assistant Symposium Editor, *Tulane Law Review*

Teaching Assistant, First Year Legal Analysis Program

Auction Solicitation Chair and Development Chair, Tulane Public Interest Law Foundation

NORTHWESTERN UNIVERSITY SCHOOL OF LAW, Chicago, Illinois

Visiting Student, Fall 2005

UNIVERSITY OF NORTH CAROLINA, Chapel Hill, North Carolina

Bachelors of Arts, *cum laude*, May 2004, Major in Sociology, Minor in Social and Economic Justice, Certificate in Labor Studies

Honors: Dean's List, National Merit Scholar

UNIVERSITY SERVICE, GRANTS, AND AWARDS

Current and Past College and University Service (asterix indicates leadership positions)	Academic Policy Committee (university-wide) Admissions Committee Admissions program's faculty liaison* Appointments Committee* Assessment Committee (university-wide) Bankruptcy Moot Court Team Advisor Budget Committee* Career Development Advisory Committee Compensation Committee Curriculum Committee Faculty Senate* (university-wide) Library Committee* Outstanding Teacher Award Nomination Committee (university-wide) Renewal, Promotion, and Tenure Committee* Various staff hiring committees* Women's Law Student Association Advisor*
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Selected Grants, Honors and Awards:	Eastman & Smith Educator Grant (to pursue gamification project) Beth Eisler Award for First-Year Teaching 2020 Online Teaching Certificate 2020 University of Toledo Outstanding Teacher Award 2018 Toledo Law Outstanding Professor Award for Dedication to Legal Education (selected by the graduating class) 2018 Eastman & Smith Ltd. Faculty Achievement Award 2015 University of Toledo "Shining Star" Award 2015 College of Law Student Impact Award 2011-2012 American Bankruptcy Law Journal Academic Fellowship, 2011 University of Toledo Research Fellowship, 2015 University of Toledo College of Law Research Grants, awarded in 2011,
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2012, 2013, 2014, 2016, 2017, 2018, 2019, and 2020
Top Hat “Modern Educator” Grant, 2015

PROFESSIONAL SERVICE

THEMIS BAR REVIEW

Lecturer, 2012-Present

Recorded bar-review lectures on a variety of subjects. Lectures currently assist bar takers in 35 states nationwide. Courses include Secured Transactions for the Multistate Essay Exam, Ohio Bar Exam, and Virginia Bar Exam; Suretyship and Liens for the North Carolina Bar Exam; Suretyship and Personal Property for the Illinois Bar Exam; Creditors’ Rights for the Michigan Bar Exam and the Virginia Bar Exam; and Contract Distinctions for the Michigan Bar Exam and Virginia Bar Exam.

BANKRUPTCY LAW LETTER

Contributing Editor, 2016-Present

Work with a team of four law professors to provide in-depth exploration of issues of current interest to academics and practitioners of bankruptcy law.

CENTRAL STATES LAW SCHOOLS ASSOCIATION

President, 2018-2019, *Vice President*, 2017-2018, *Secretary*, 2016-2017, *Treasurer*, 2015-2016

AMERICAN BANKRUPTCY LAW JOURNAL

Peer reviewer, 2012-present

CASA, Lucas County, Ohio

Court Appointed Special Advocate, 2012-2016

ADVOCATES FOR BASIC LEGAL EQUALITY, Toledo Ohio

Pro bono Asylum Attorney, 2016-2018

UNITED STATES DISTRICT COURT, MIDDLE DISTRICT OF PENNSYLVANIA, Williamsport, Pennsylvania

Intern to the Honorable John E. Jones III, May 2005 – August 2005

SELECT PRESENTATIONS

Invited Speaker, *Adjusting Lease Obligations in Pandemic Bankruptcies*

Judge Joe Lee Bankruptcy Institute at the University of Kentucky School of Law, forthcoming June 2021

Panel Moderator, *Teaching Commercial Law in the 21st Century*

AALS Annual Meeting, January 2021.

Podcast Interview, *Bankruptcy’s Adjunct Regulator*

Ipsé Dixit Podcast, October 2019.

Paper Presentation, *Rabble Rousers as Bankruptcy Enforcers*

Central States Law Schools Association Annual Meeting, Toledo, OH, September 2019 – *Conference Organizer*.

Faculty Workshop, *Bankruptcy’s Adjunct Regulator*

Willamette College of Law, Salem, OR, April 2019.

Invited Presentation, *Channeling Punitive Damages*

Oklahoma Bar Association Advanced Bankruptcy Seminar, Oklahoma City, OK, December 2018.

Paper Presentation, *Bankruptcy's Discharge and the Outer Edges of Contempt*

Central States Law Schools Association Annual Meeting, Fort Worth, TX, October 2017.

Invited Presentation, *Private Remedies and Access to Justice in a Post-Midland World*

Emory Bankruptcy Developments Journal Annual Symposium, Atlanta, GA, February 2018.

Invited Presentation, *Policing Bankruptcy Claims*

Young Bankruptcy Scholars' Workshop, Brooklyn Law School, Brooklyn, NY, November 2017.

Paper Presentations, *Policing Bankruptcy Claims*

Central States Law Schools Association Annual Meeting, Carbondale, IL, October 2017;

Ohio Legal Scholarship Workshop, June 2017 – *Conference Organizer*.

Paper Presentations, *Private Litigation in Bankruptcy*

Central States Law Schools Association Annual Meeting, Grand Forks, ND, October 2015;

Mid-Atlantic People of Color Conference, Morgantown, WV, January 2015;

Case Western Reserve Law School Faculty Workshop, Cleveland, Ohio, December 2014.

Paper Presentations, *Can The Debtor Class Survive Modern Class Action Theory?*

Southeastern Law Schools Association Annual Meeting, Boca Raton, FL, August 2015;

Central States Law Schools Association Annual Meeting, Toledo, OH, October 2014;

UMass Dartmouth Junior Faculty Scholarship Exchange, Boston, MA, October 2014.

Keynote Speaker, *Breaking Bad: BAPCPA and a Fresh Approach to Bankruptcy Reform*,

Michigan Federal Bar Association Walter Shapero Bankruptcy Symposium, Detroit, MI, May 2014.

Paper Presentation, *Certification Concerns for Debtor Class Actions in Bankruptcy*

Ohio Legal Scholarship Workshop, Dayton, OH, June 2013.

Paper Presentations, *The Debtor Class*

National Business Law Scholars Conference, Cleveland, OH, June 2013;

Valparaiso University Law School Regional Faculty Workshop, Chicago, IL, February 2013;

University of Akron School of Law, Akron, OH, January 2013;

Central States Law Schools Association Annual Meeting, Cleveland, OH, October 2012;

University of Toledo College of Law Internal Faculty Workshop, Toledo, OH, September 2012.

Paper Presentation, *Bankruptcy Reform in the Post-BAPCPA Era*

Salmon P. Chase College of Law at Northern Kentucky University, Highland Heights, KY, January 2012.

Paper Presentations, *Retail Reorganizations after BAPCPA*

Law and Society Association Annual Meeting, San Francisco, CA, June 2011;

National Business Law Scholars Conference, Cleveland, OH, June 2011;

University of Toledo College of Law Internal Faculty Workshop, Toledo, OH, April 2011.

Invited Speaker, *Financial Crisis Fallout: Trends in Mortgage Lending and Consumer Protection*
Toledo Women's Bar Association's *From Classroom to Courtroom: Keeping Current on Legal Trends with Toledo Law Faculty*, Toledo, OH, May 2011.

SELECT MEDIA INTERVIEWS

Libbey to Emerge from Bankruptcy a Private Company, TOLEDO BLADE, Toledo, Ohio Oct. 29, 2020.

Libbey Earnings Report Casts Doubt on its Future, TOLEDO BLADE, Toledo, Ohio August 11, 2020.

Experts: Increase in Bankruptcies Likely as Pandemic Continues, TOLEDO BLADE, Toledo, Ohio Apr. 2, 2020.

Coronavirus: College Courses Move Online, Challenging Professors, Students, COLUMBUS DISPATCH, Columbus, Ohio March 25, 2020.

Toledo Bankruptcy Numbers Remain Low, But Some Worry Trouble is Looming, TOLEDO BLADE, Toledo, Ohio Jan. 10, 2020.

SCOTUS Backs Debt Collectors on Stale Claims in Bankruptcy, BNA May 18, 2017.

Local Bankruptcy Filings Decline for 5th Year, TOLEDO BLADE, Toledo, Ohio Jan. 2, 2015.

Court Exceeded Authority in Surcharging Debtor's Exempt Assets, High Court Rules, BNA March 5, 2014.

Fewer Chattanoogaans Going Broke, CHATTANOOGA FREE PRESS, Chattanooga, Tennessee October 12, 2013.

At 8, Insolvency Reform Act Falls Short of Goals, Area Expert: Law Not as Flexible, Raises Debtors' Costs, TOLEDO BLADE, Toledo, Ohio October 6, 2013.

Spitzer Auction Placed on Hold, TOLEDO BLADE, Toledo, Ohio June 28, 2013.

Bankruptcy Filings up by over 2% in 21 County Area, TOLEDO BLADE, Toledo, Ohio June 4, 2013.

BAR ADMISSIONS

Illinois, 2007

HOBBIES

Knitting, running, and bread baking.