

**JUDGES' PANEL  
CONSUMER BANKRUPTCY ISSUES**

THE HONORABLE HENRY A. CALLAWAY

United States Bankruptcy Court  
Southern District of Alabama

THE HONORABLE D. SIMS CRAWFORD

United States Bankruptcy Court  
Northern District of Alabama  
Southern Division

THE HONORABLE BESS M. PARRISH CRESWELL

Chief Judge  
United States Bankruptcy Court  
Middle District of Alabama

THE HONORABLE TAMARA O. MITCHELL

United States Bankruptcy Court  
Northern District of Alabama  
Southern Division

35<sup>th</sup> Annual  
Bankruptcy at the Beach Seminar  
June 2-3, 2023