

# CARL D. AFRAME

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## QUALIFICATIONS SUMMARY

### Professional Profile:

- ▶ The most senior bankruptcy counsel in Worcester County with over 42 years of successfully handling chapter 7, 13, and chapter 11 cases including as trustee counsel closing out chapter 7 TFR's and managing chapter 11 cases and distributions.

### Key Competencies/Qualifications:

- ▶ Created the Worcester County Bar Association bankruptcy section in 1990 and served as chairman for 24 years.
- ▶ Conducted various seminars and lectures in conjunction with the American Bankruptcy Institute and the Worcester County Bar Association bankruptcy section as well as Massachusetts continuing legal education and the Boston Bar Association bankruptcy section and the Hampden County bankruptcy section for over 25 years.
- ▶ Certified by the American Board of bankruptcy certifications since 1990 in both business and consumer bankruptcy for 25 years I was the only certified bankruptcy practitioner in Worcester County.
- ▶ As a member of ABI, participated in numerous ABI conferences and lectured at various MCLE events and ABI conferences.
- ▶ Have taken several consumer oriented cases up to the 1st circuit Court of Appeals.
- ▶ Served as trustee counsel and assisted standing trustee to manage the administration of his caseload including preparation of TFR's.
- ▶ Established and managed the reaffirmation clinic for pro se debtors for the past 12+ years.
- ▶ Represented Massachusetts Electric in complex multi-state Chapter 11's including preference and 366 litigation.
- ▶ Expert witness for the United States trustee's office in the Sears/Melendez litigation.
- ▶ Possess significant trial experience in state superior and district courts and U.S. District Court.
- ▶ Member, ECF Sub-Committee of MBLR local rules committee.
- ▶ Served as a mentor for numerous bankruptcy practitioners throughout Massachusetts.
- ▶ Managed the local bar in providing the assistance to the court BBO and Client Security Board in assuming caseload of numerous disbarred or suspended lawyers.

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## EMPLOYMENT

1983 - Present     **AFRAME & BARNHILL**, Worcester, MA  
*Principal*

1981 - 1983       **SEDER & CHANDLER**, Worcester, MA  
*Attorney at Law*

1979 - 1981       **LABOVITZ & ASSOCIATES**, Worcester, MA  
*Attorney at Law*

1977 - 1979       **KRESSLER & KRESSLER**, Worcester, MA  
*Attorney at Law*

**EDUCATION**     **UNIVERSITY OF PITTSBURGH SCHOOL OF LAW**, Pittsburgh, PA  
*J.D.* 1977

**UNIVERSITY OF MASSACHUSETTS**, Amherst, MA  
*B.A. in Political Science* 1968 Phi Beta Kappa

**MILITARY**       **UNITED STATES AIR FORCE** Honorable Discharge 1973 Rank: E4  
Served in Vietnam

*References Available Upon Request*