

## THEODORE “THAD” O. BARTHOLOW, III

THAD BARTHOLOW is a partner at Kellett & Bartholow PLLC, where he represents consumers in Chapter 7 and 13 bankruptcies, as well as in individual and class action litigation against institutional creditors, particularly creditors in the financial services industry, including especially mortgage servicers, banks, debt buyers, debt collectors, and credit bureaus.

Mr. Bartholow received his B.A. in Philosophy from the University of Texas at Austin in 1998 and his J.D. from the Benjamin N. Cardozo School of Law in New York in 2002. He is a member of the New York and Texas State Bar Associations, and he is admitted to practice before the 5<sup>th</sup> Circuit United States Court of Appeals, U.S. District and Bankruptcy Courts for the Southern District of New York and the Northern, Eastern, and Southern Districts of Texas.

Currently, Mr. Bartholow serves as State Chair for the Northern District of Texas for the National Association of Consumer Bankruptcy Attorneys (“NACBA”), and he was honored to receive NACBA’s 2016 Distinguished Service Award for his work litigating on behalf of consumers in bankruptcy. Mr. Bartholow has also represented consumers’ interests on NACBA’s behalf at the NCBJ’s Rules Committee’s “Mortgage Mini-Conference” in Portland, Oregon in 2012. More recently, Mr. Bartholow was honored to speak at the 2017 National Conference of Bankruptcy Judges Annual Convention. Mr. Bartholow has also participated in the American Bankruptcy Institute’s “Great Debates” at the ABI’s Annual Winter Leadership Conference in Phoenix, Arizona in 2015 and at the ABI’s Midwest Conference in 2016, debating the issue of whether debt buyers’ proofs of claims based on out-of-statute debts violate the Fair Debt Collection Practices Act, prior to the SCOTUS ruling in *Midland Funding, LLC v. Johnson* (Docket No. 16-348) (Decided May 2017).

Mr. Bartholow is a frequent speaker on consumer bankruptcy and consumer litigation issues at local, regional and national conventions, including at NACBA’s annual conventions, as well as the National Consumer Law Center’s conventions, among others. Mr. Bartholow’s written work has been published by the ABI Journal and various online blogs, and he has been quoted by the media with respect to a variety of consumer and consumer bankruptcy issues, including by the New York Times, the Los Angeles Times, CNN Money, Credit.com, ProPublica, and The Dallas Morning News, among others.

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