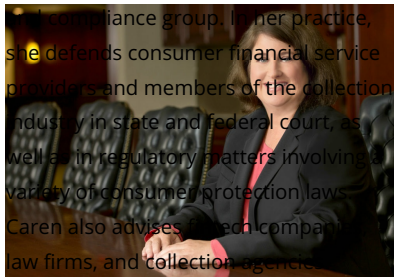


# What We Know

## ARTICLES & INSIGHTS

### ABOUT THE AUTHOR

[Caren Enloe](#) leads Smith Debnam's consumer financial services litigation



and compliance group. In her practice, she defends consumer financial service providers and members of the collection industry in state and federal court, as well as in regulatory matters involving a variety of consumer protection laws. Caren also advises financial companies, law firms, and collection agencies regarding an array of consumer finance issues. An active writer and speaker, Caren currently serves as chair of the Debt Collection Practices and Bankruptcy subcommittee for the American Bar Association's Consumer Financial Services Committee. She is also a member of the Defense Bar for the National Creditors Bar Association, the North Carolina State Chair for ACA International's Member Attorney Program and a member of the Bank Counsel Committee of the North Carolina Bankers Association. Most recently, she was elected to the Governing Committee for the Conference on Consumer Finance Law. In 2018, Caren was named one of the "20 Most Powerful Women in Collections" by *Collection Advisor*, a national trade publication. Caren oversees a blog titled: [Consumer Financial Services Litigation and Compliance](#) dedicated to consumer

## Supreme Court Appears Deeply Divided Over Bankruptcy Proof of Claim Case

March 10, 2017 | by

*For those following the proof of claims on time-barred debt issue, below is a link to the article attorney [Caren D. Enloe](#) wrote for the American Bar Association on the oral arguments recently heard by the Supreme Court.*

### Article Excerpt:

On January 17, 2017, the Supreme Court heard *Midland Funding, LLC v. Johnson*, No. 16-348 (argued Jan. 17, 2017). Its decision is anticipated to resolve a circuit split as to whether the filing of a proof of claim for time-barred debt violates the Fair Debt Collection Practices Act (the "FDCPA") and whether the Bankruptcy Code precludes the FDCPA's application to proofs of claim.

CLICK THE LINK BELOW TO VIEW:

[American Bar Association | Consumer Financial Services Committee Newsletter](#)

financial services and has been published in a number of publications including the Journal of Taxation and Regulation of Financial Institutions, California State Bar Business Law News, Banking and Financial Services Policy Report and Carolina Banker.

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