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About the Author Martin A. Frey, BSME, JD, LL.M., is a Professor Emeritus at The University of Tulsa, Tulsa, Oklahoma, Senior Adjunct Settlement Judge for the United States District and Bankruptcy Courts for the Northern

Districts of Oklahoma, and was the Reporter for the Civil Justice Reform Act Advisory Group for the United States District Court for the Northern District of Oklahoma. He was a professor at Drake and Texas Tech Universities and a visiting professor at the University of Maine, Washington University (St. Louis), the University of Alabama, Wake Forest University, Stetson University, and Florida International University. When teaching, Professor Frey served on a number of site visitation teams for the Section on Accreditation and Admission to the Bar of the American Bar Association. Professor Frey currently volunteers with the Financial Crimes Unit of the Tulsa Police Department. He is the author or co-author of "The Little Black Book, A Do-It Yourself Guide for Law School Competitions" (Carolina Academic Press, 2002); "Alternative Methods of Dispute Resolution" (Delmar Learning Thomson, 2003); "Introduction to the Law of Contracts, 4th Edition (Delmar Cengage Learning, 2008); "Introduction to Bankruptcy Law, 6th Edition (Delmar Cengage Learning, 2013); and "Essentials of Contract Law," 2nd Edition (Cengage Learning, 2015). Sidney K. Swinson, BBA, JD, is a Shareholder, Officer and Director of GableGotwals, Tulsa, Oklahoma, an Adjunct Professor at The University of Tulsa College of Law, a Chapter 7 trustee for the United States Bankruptcy Courts for the Northern and Eastern Districts of Oklahoma, a Fellow of the American College of Bankruptcy, a Director of the Bankruptcy and Reorganization Section of the Oklahoma Bar Association, an Adjunct Settlement Judge for the United States Bankruptcy Court and United States District Court for the Northern District of Oklahoma, a member of the American Bankruptcy Institute and the National Association of Bankruptcy Trustees, the recipient of the Oklahoma Bar Association Courageous Lawyer Award and the John E. Shipp Ethics Award, and a bankruptcy practitioner.