

WHAT CAN I EXPECT AT THE MEETING OF CREDITORS
Chapter 7 Cases

Below is the information for your meeting of creditors at which your appearance is required by 11 USC 341(a).

You will get a notice in the mail for a meeting of creditors. Reserve the date.

Here are some things to keep in mind. PLEASE READ CAREFULLY:

1. You must **bring your driver's license or current government issued, photo identification and your social security card**. If you don't have a SS card, an original W2 or 1099 with your full social security number will qualify. If you don't have any of these, please go to the nearest Social Security Office and get a replacement card. If you appear at the meeting without both of these documents your case will be continued. There will be an additional charge if you wish Mr. Brenner to accompany you on that date.
2. We have sent your tax return to the trustee who will return it to you after the hearing. However, sometimes the trustees misplace the returns so it is advisable to bring a copy along with you. If the trustee does not have your return, you will have to return on another date. There will be an additional charge if you wish Mr. Brenner to accompany you on that date.
3. **Arrive early**, at least 15 minutes early. Dress casually as you would to go to your bank. No hats. If there is a list outside the hearing room verify that your name is on the list and what number it is. Find a copy of the green informational pamphlet which are placed throughout the hearing area or in the hearing room. Enter the room and observe the questioning that is going on. Some trustees have questionnaires to be filled out.
4. Mark Brenner or one of his associates will arrive. You may ask any questions before your case that are not answered from the information on this sheet. However, keep the questions brief. Any complicated questions should be made via email to Mr. Brenner at least 72 hours before the hearing.
5. The procedure varies from court to court. If this box is checked , obtain a questionnaire from the trustee or the trustee's assistant and fill it out **before** your case is called. Here is what to expect in general:
 - A. The trustee will call the meeting to order and give an introduction regarding the process;
 - B. When your case is called, the trustee will ask you to approach and hand him your two forms of identification. **Have them out and ready**;
 - C. You will be asked to raise your right hand and will be given the oath;
 - D. **The general questions are:**
 - Did you sign the papers that you filed with the court?**
 - Did you read them before you signed them?**
 - Are they true and correct?**
 - Do they list all of your assets?**
 - Do they list all of your creditors?**
 - Have you ever filed bankruptcy before?**
 - Have you read the green pamphlet?**
 - in the last 4 years have you sold, transferred, or given away anything of value?**
 - (if you have real property) How did you arrive at the value of your home?**
 - (some trustees ask) when was the last time you used a credit card for a purchase or a cash advance? (know which credit card and what it was used for)**
 - (if only one spouse is filing) Does your spouse have any property that you have not listed in your schedules?**
 - Is there a court order obligating you to pay child or spousal support? (If so you will have to fill out and turn in a form.)**
 - E. There may be some other questions depending on the circumstances of your case.
 - F. The trustee may ask that some things be changed (amended) and will give you a date to come back. In all likelihood, you will not have to appear. The office will make and file the necessary changes and if the trustee receives those changes prior to the continued hearing date, you will not have to appear.
6. **It is of extreme importance that you have taken the second course in debtor education, received the certificate and signed form B23 (sent to you by the court). Husband and wife must each sign a separate B23, so make a copy and both sign one.** Then, send these forms to my office for filing. If they are not filed within 45 days after your hearing date, the court may dismiss your case without a discharge. The cost to reopen the case and file the documents to get the discharge is \$860.00.