

Trustee Meeting (341 Review)

Your meeting with your Trustee (341 Notice of the Meeting of the Creditors) should be mailed to you within 7-10 business days after your case is filed. If you do not receive the Notice, please call our office to find out your date and time you need to appear in front of your Trustee. This is a mandatory meeting, if you do not attend your case will be dismissed.

Bring with you to this meeting:

- Your drivers license
- Your social security card
- Originals or copies of all documents sent to your Trustee (Bank statements, pay stubs, tax returns, etc.) Please pick up these items from our law office one week or so before your meeting with your trustee.

Meeting review and Directions (attached)

The meeting with your Trustee is a federal building, therefore do NOT bring: cell phones, lap tops, cameras, weapons of any kind.

You must take your second course before attending this meeting. Please visit www.bkhelp.org or call 1-888-425-3453 to take your second course.

What happens at my meeting? If you are going to Tampa, go to the room listed on your 341 Notice that was mailed to you with the date, time, and location of your meeting. You can also check your room when you enter the lobby area at the the 341 meeting.

There is only one room for clients going to Fort Myers. This is a public meeting, meaning anyone can listen in on your 341 meeting and you can listen in on anyone else's 341 meeting. This is a **bankruptcy** meeting, so dress accordingly.

Arrive at least 15 minutes before your scheduled meeting time and listen to what the Trustee is asking the people who have an appointment before you.

Your Trustee will call you by name to come and sit at his/her desk. **If Mr. Fitzhugh is not present you will be represented by either Lynn Ramey or Laurie Blanton.**

Hand the Trustee your driver's license and social security card as you sit down. Your Trustee will review your identification and have you swear under oath to tell the truth. The will ask you to state your name and address for the record.

The Trustee will then ask you questions from the petition packet that you signed in our office and may ask some if not all the following questions. Please note that this meeting is being recorded so all of your answers MUST be spoken.

Please note that the following questions are the most common questions and the Trustee has the right to ask you more or fewer questions than listed below. Do NOT correct a Trustee on the question and do NOT prompt them to ask more questions, such as "You didn't ask me..." Answer the questions honestly and to the best ability you can.

Have you reviewed the sheet form the US Trustees office? (This is a document you signed the same day you meet with the attorney for your first visit. The document describes the difference between a Chapter 7 and Chapter 13 Bankruptcy.)

The Trustee will ask if you have read and signed the petition, schedules, and related documents. (These are the documents that Kate went through with you page by page when you signed all the documents to file your bankruptcy) If you are familiar with the information in the petition, schedules, statements, and related documents.

Are there any errors or items you left out that you wish to tell the Court? Did you list all of your assets? All of your creditors?

Have you filed bankruptcy before? If yes, when and where.

Have you filed all tax returns in the past 4 years? And are the tax returns you provided true copies of the most recent tax returns you filed?

They will ask you the address of your current employer, how much you currently make, if you have had any changes in employment (i.e. employer or increase/decrease in wages) This information is located in "Schedule I" in your bankruptcy paperwork.

Do you have to pay alimony or child support?

Have you received the first day order describing what your duties are as a debtor and if you have any questions about the order. **(ONLY IF YOU FILED A CHAPTER 13)** You need to make your first payment to your Trustee before attending the 341 meeting. Payment must be made by certified funds (cashiers check/money order) to the address provided to you by mail from your Trustee.

Have you sold, transferred, or given away any real estate or personal property or any other kind of asset in the past 10 years?

Have you made more than the minimum payment to any creditor in the past year?

Can you sue anyone or does anyone owe you money?

Have you purchased anything with a credit card or taken a cash advance for more than \$1,000.00 in the past 12 months?

How long have you lived in Florida? How long have you lived at your current residence?

[Click on this link for 341 Review and Directions to Tampa](#)