

# **CHAPTER 7 MEETING OF CREDITORS**

(also known as the “341(a) hearing”)

## **What is the Meeting of Creditors?**

The Meeting of Creditors is where the Chapter 7 trustee will ask you questions under oath about your case. You will probably spend very little time in front of the trustee (many times less than five minutes). Even though it is called the Meeting of Creditors, creditors rarely come.

## **Who is the Chapter 7 trustee?**

The Chapter 7 trustee is not a government employee or judge. Rather, the Chapter 7 trustee is an administrator who reviews your bankruptcy paperwork, conducts the Meeting of Creditors, and who may sell non-exempt assets to pay unsecured creditors.

## **When and where will my Meeting of Creditors be?**

The meeting takes place 20-40 days after your case is filed. The Court will send you a notice with the date, time, and location of your meeting.

## **Where will my Meeting of Creditors be?**

If you filed your case in the Los Angeles Division, your meeting will most likely be in an office building located at 915 Wilshire Blvd., 10th Floor, Los Angeles, CA 90017.

The building is accessible by Metro Rail (7th & Figueroa Station). If you are driving, you can park in the parking garage the FIGat7th shopping center. Entrances to the parking garage are on 7th and 8th Streets, between the 110 (Harbor) Freeway and Figueroa St. Validation available at the end of each cash register at the Target inside FIGat7th (or other businesses at FIGat7th).

## What do I need to do before the Meeting of Creditors?

The Chapter 7 trustee **must** receive a copy of your most recent federal and state tax returns at least **seven (7) days before** your meeting date. Make sure to send your returns early enough for the trustee to receive them on time. Also, bring a copy of your taxes to your 341(a) meeting.

If you did not file income tax returns last year, or if you need more information, speak to an experienced attorney, or come to the Bankruptcy Self-Help Desk for assistance.

## What should I bring to the Meeting of Creditors?

- **Copy** of your bankruptcy petition
- **Copy** of your most recently filed tax returns
- **Original** government-issued photo identification
- **Original** proof of Social Security number
- **Notepad** to take notes (in case the trustee needs more information)

If you do not bring your original photo ID and proof of Social Security number, the trustee will not meet with you, and will reschedule your meeting for another day.

## What types of photo ID are acceptable?

- State-issued driver's license
- State-issued photo ID
- Government-issued photo ID
- Student photo ID
- Military photo ID
- U.S. passport
- Legal resident alien card

## What proof of Social Security number is acceptable?

- Social Security card
- Medicare insurance card
- Most recent W-2 form
- Paystub
- IRS Form 1099
- Social Security Admin. report

## Should I arrive early?

**Yes.** Arrive at your meeting **at least 1/2 hour** before it is scheduled to begin, so you can find parking and find the room. You may be able to observe other meetings before yours, so you know what to expect.

## What should I do when I arrive at the meeting room?

The meeting will be held in a large room with rows of chairs facing front. The Chapter 7 trustee will be at a table at the front of the room. When you arrive at the meeting room, look for a posted list of meetings for that day. Look for your name under the time your meeting is scheduled to find when you will be called.

The trustee will ask if you read the “**green brochure**” or “**green flyer**”, also called the Bankruptcy Information Sheet. There will be copies (in multiple languages) in the meeting room. Make sure to read it before the trustee calls you up.

If you are not represented by an attorney, you will also need to fill out a **questionnaire** that is available in the meeting room. When your meeting begins, you will give the completed questionnaire, ID, and proof of Social Security number to the Chapter 7 trustee (or to the trustee’s assistant).

## What if I need an interpreter?

The Chapter 7 trustee will ask if anyone requires interpretation services. Alert the trustee that you will need a translator. The translation service will be offered to you free of charge via telephone.

## What will the Chapter 7 trustee ask me?

The Chapter 7 trustee is required to ask you certain questions, and may ask additional optional questions (see questions on the next page). If you review your answers to these questions before your meeting, you will be more prepared than most other debtors at your meeting.

## Questions that the trustee most likely will ask you:

- Is the address on the petition your current address?
- Did you sign the petition, schedules, statements, and related documents, and is the signature your own?
- Did you read the petition, schedules, statements, and related documents before you signed them?
- Are you personally familiar with the information contained in the petition, schedules, statements and related documents?
- To the best of your knowledge, is the information in the petition, schedules, statements, and related documents true and correct?
- Are there any errors or omissions to bring to my attention?
- Did you list all of your assets identified on the schedules?
- Did you list all of your creditors on the schedules?
- Have you ever filed for bankruptcy in the past?
- What is the address of your current employer?
- Is the tax return you provided the most recent tax return you filed?
- Do you have any domestic support obligations?
- Did read the green Bankruptcy Information Sheet?

## Optional questions that the trustee may ask you:

- Are you on title to any real estate anywhere in the world?
- Have you transferred or given away property in the last four years?
- Does anyone have any property that belongs to you?
- Do you have a claim against anyone or any business?
- Are you the plaintiff in any lawsuit?
- Does anyone owe you money?
- Have you made any payments over \$600 to anyone in the past year?
- Do you own any life insurance policies that can be cashed out?
- Do you have any winning lottery tickets?
- Have you been engaged in any business during the last six years?