

SECTION 341(a) MEETING OF CREDITORS

SAMPLE STATEMENTS/QUESTIONS

1. State your name for the record. Is the address on the petition your current address?
2. Please provide your picture ID and Social Security number card for review.
 - a. When the documents do not match the petition, the trustee shall attempt to ascertain why and shall report the matter to the United States Trustee.
 - b. If the debtor did not bring proof of identity and Social Security number, the trustee shall determine why.
3. 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?
4. 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 contained in the petition, schedules, statements, and related documents true and correct? Are there any errors or omissions to bring to my attention at this time?
5. Are all of your assets identified on the schedules? Have you listed all of your creditors on the schedules?
6. Have you previously filed bankruptcy? (If so, the trustee will ask you approximately how long ago you filed.)
7. Who is the your current employer?
8. Is the copy of the tax return you provided a true copy of the most recent tax return you filed?
9. Do you have a domestic support obligation? Are you current on your post-petition domestic support obligations?
10. Have you filed all required tax returns?
11. Do you own or have any interest whatsoever in any real estate?
 - a. If YES: What do you estimate the present value of the property to be? Is that the whole value or your share? How did you arrive at that value?
 - b. If renting: Have you ever owned the property in which you live and/or is its owner in any way related to you?
12. Have you made any transfers of any property (real or personal) or given any property (real or personal) away within the last two year period?

If yes: What did you transfer? To whom was it transferred? What did you receive in exchange? What did you do with the funds?
13. Do you have a claim against anyone or any business? (This is the right to sue anyone such as for a personal injury, car wreck, defective medical device, or breach of contract.)

If YES, What is the status of each case and who is representing you?
14. Are you entitled to life insurance proceeds or an inheritance as a result of someone's death?
 - a. If YES, Please explain the details.
 - b. If you become a beneficiary of anyone's estate within six months of the date your bankruptcy petition was filed, the trustee must be advised within ten days through your counsel of the nature and extent of the property you will receive. FRBP 1007(h)
15. Have you made any large payments, over \$600, to anyone in the past year?

If YES, To whom, what for, and how much?

16. Do you have a bank account, either checking or savings?

If YES, In what banks and what were the balances as of the date you filed your petition?

17. Do you own any automobiles?

If YES, What is the year, make, and value? Do you owe any money on it? Is it insured?

18. Are you the owner of any cash value life insurance policies?

If YES, What is the name of the company, face amount of the policy, cash surrender value, if any, and the beneficiaries?

19. Have you been engaged in any business during the last six years?

If YES, Where and when? What happened to the assets of the business?

THE ABOVE IS MERELY A SAMPLE OF NORMAL QUESTIONS. IT IS NOT AN EXHAUSTIVE LIST OF THINGS THE TRUSTEE MAY ASK.