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## **341 Review**

Your meeting with your Trustee should be mailed to you directly from the court within 7-10 business days after your case is filed. This meeting is referred to as the “Meeting of Creditors” or “341 Meeting”. The Notice you will receive from the court scheduling your 341 meeting will be entitled “Notice of Bankruptcy Case, Meeting of Creditors & Deadlines”. Your Trustee will be listed on this notice along with the date and time of your 341 meeting. **THIS IS A MANDATORY MEETING. IF YOU DO NOT ATTEND, YOUR CASE WILL BE DISMISSED.** If you are married, both you and your spouse are required to attend. If you do not receive the Notice approximately 10 days after your case has been filed, please call our office to find out your date and time you need to appear in front of your Trustee.

### **BRING WITH YOU TO THE 341 MEETING:**

- A valid picture I.D. (required for admission into the courthouse and required to verify identify during 341 meeting);
- Your original Social Security card;
- Your copy of the bankruptcy documents to review at the meeting (they will be provided to you by the attorneys);
- Directions (attached).

**\*PLEASE BE ADVISED YOUR MEETING IS IN THE FEDERAL COURTHOUSE AND THEY DO NOT ALLOW CELL PHONES. AS SUCH, PLEASE LEAVE YOUR CELL PHONE IN YOUR VEHICLE OR AT HOME. DO NOT BRING CELL PHONES, LAPTOPS, CAMERAS OR WEAPONS OF ANY KIND INTO THE FEDERAL COURTHOUSE.**

You must take your second credit counseling course after your case has been filed, but before attending this meeting. Please contact Springboard at [www.bkhelp.org](http://www.bkhelp.org) or 1-888-425-3453 to schedule the second credit counseling course(post-filing session). Once you have completed the course, please contact our office to verify we have received your certificate of completion.

## **WHAT HAPPENS AT MY 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 with your Trustee, so please dress accordingly.

Arrive 30 minutes prior to your scheduled meeting in order to meet the attorney. Either Patrick Neale or Greg Champeau will be attending the 341 meeting with you and they will meet you at the courthouse 30 minutes prior to your 341 meeting. Please allow extra time to park and go through security. The Federal Courthouse does not have a public parking facility, as such, it is a good idea to allow extra time so you are not rushing if you have trouble finding parking. There is a City of Fort Myers parking garage located across First Street from the courthouse.

When it is time for your 341 meeting, your Trustee will call you by name to come and sit at his/her desk. **You will be represented by an attorney associated with our firm at this meeting.** 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. They 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 from the US Trustees office? (This is a document you signed the same day you met 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 we went through

with you page by page when you signed all the documents to file your bankruptcy)

- Are you 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 or electronically directly to the Trustee’s office (once an account is set up). If you make your payments electronically, it is imperative that the funds are available when you submit the electronic payment. If the electronic payment does not go through due to insufficient funds, you will no longer be able to make electronic payments. If you would like information regarding making electronic payments, please contact our office.
- 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?

## **Directions to your meeting in Ft. Myers from Naples** **(2110 First Street, Ft. Myers, FL)**

- Take I-75 North to exit 138 toward Ft. Myers.
- Turn left FL-82/Dr. Martin Luther King, Jr. Blvd.
- Turn right onto Monroe Street
- Courthouse will be on the right

### **PARKING**

The courthouse does not have a public parking facility. Parking is available at the City of Palms parking garage located across First Street from the courthouse. Parking is also available on side streets surrounding the courthouse. In order to ensure you do not receive a ticket or are not towed, be sure to park in courthouse designated parking areas.

