

Office of the Standing Chapter 13 Trustee
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Section 341 – The Meeting of Creditors

After you file for Chapter 13 protection, the Bankruptcy Court will set a date for your *Section 341 Meeting of Creditors* (“341 Meeting”). Within 35 to 50 days after you file your petition, you and your co-debtor (if you filed jointly with your spouse) will be required to attend a 341 Meeting. You will receive a *Notice of Chapter 13 Bankruptcy Case* from the bankruptcy court and a *Notice of 341 Meeting of Creditors by Video-Conference* from the Trustee informing you of the date of the 341 Meeting.

The Trustee conducts your 341 Meeting by video-conference using the *Zoom Cloud Meetings* application. The *free* Zoom application can be downloaded from the Application “App” Store on your smart device to a computer, smartphone or tablet. You are not required to register with Zoom, downloading the application will be sufficient for the video-conference. Information and tutorials concerning Zoom are located on their website at www.Zoom.us.

The 341 Meeting will be conducted in 30 minute segments over a 4-hour period beginning at 9:00 AM on your scheduled date. The Trustee or your attorney will provide you with a Zoom Meeting Invitation via email at least 48 hours in advance of your hearing. The email will provide the start time of your 341 Meeting along with a Zoom direct link to the meeting or Meeting ID and Password.

During the 341 Meeting, the Trustee or a representative of the Trustee will ask questions of you under oath regarding the content of your bankruptcy documents, assets, debts and other matters. After the Trustee or his/her representative is done, any creditors who are present for the meeting will have an opportunity to ask you questions regarding the location and condition of your property, current hazard insurance coverage and matters related to your financial affairs. Your attorney will also be attending the 341 Meeting to represent you and will assist you in preparing for the meeting.

As part of the bankruptcy process, you will receive a *Notice of Confirmation Hearing*. The Confirmation Hearing occurs after your 341 Meeting in order to finalize the plan you are proposing. Plan on attending the Confirmation Hearing unless your attorney informs you otherwise. Confirmation Hearings are also held via video-conference.

If you have filed bankruptcy previously, you *may* have to attend a hearing that determines whether you and/or your estate are able to obtain a stay of action by filing the bankruptcy petition. Whether you have to attend any further hearings is determined by the court or the Trustee. Your attorney is your best contact to provide you advice on your case.

DOCUMENTS REQUIRED PRIOR TO YOUR 341 MEETING

Please provide your attorney or the Trustee with the following documents at least 7 days prior to your 341 Meeting:

1. Complete copies of your two (2) most recently filed federal income tax returns and schedules.
2. Copies of the two most recent paystubs for you and your spouse to verify current household income.
3. For self-employed filers, profit and loss statements for the prior six months.
4. Social Security, VA or Pension award letters or a copy of your two most current bank statements evidencing direct deposit of these monies.
5. Child Support receipt statements provided through the Attorney General's office.
6. Financial Contributions letters from family members. NOTE: in addition to a contribution letter, paystubs are required for contributions of \$500/month or more as evidence of their ability to provide these funds.
7. Wage Directive. Filers who receive a regular paycheck from their employer are required to file a wage directive with the Trustee authorizing their employer to garnish the plan payment amount from their earnings. Contact your attorney or visit the Trustee's webpage at www.dallasch13.com for a Wage Directive Form.

DOCUMENTS REQUIRED AT YOUR 341 MEETING

1. Original government issued photo identification. Acceptable forms of ID include: driver's license, U.S. government, military, state or student ID card, passport (or current visa), permanent resident alien card.
2. Documentation to verify Social Security number. Acceptable forms of proof of your FULL Social Security number include: original social security card, original W-2 or 1099 form issued by your employer, a paystub or medical identification card with your full social security number. *Tax returns CANNOT be used as proof of your social security number.*