

341 MEETINGS

1. INTRODUCTION

The Trustee that will be conducting your 341(a) meeting will be Lawrence J. Warfield, who has been appointed by the Office of the US Trustee, a component of the US Department of Justice, to serve as Trustee in your case.

Each Debtor must attend the 341(a) meeting because the Bankruptcy Code requires that each must be examined under oath regarding the Petition and Schedules they filed. For joint filers, both spouses must appear.

2. RECORD

The examination will be recorded, so during the examination, please speak loudly and clearly.

3. RULES OF EVIDENCE

Since the meeting is not a judicial proceeding, neither the Federal Rules of Evidence, nor the Federal Rules of Civil Procedure will be applicable.

4. CHANGE OF ADDRESS

If you move any time between the filing of the Petition and the date on which you are advised that your case has been closed, WHICH IS NOT THE NOTIFICATION OF DISCHARGE, you must advise the Court and the Trustee.

5. DISCHARGE

A discharge will normally be entered 60 days from the date of the adjournment of the 341(a) meeting, unless an objection has been filed. This discharge is NOT notice that your case has been closed. You must continue to cooperate with your Trustee. Failure to do so could cause your discharge to be revoked.

6. LEGAL ADVICE

The Trustee is not able to provide legal advice. Should you have any questions about the law, please contact an attorney.

7. STATEMENT OF INFORMATION

Included in your packet of documents is a Statement of Information mailed to each debtor as required by 11 USC Section 341. During your examination, you will be asked if you have read and understand this Statement.

8. **COURT REQUIRED DOCUMENTS**

Under new provisions of the bankruptcy reform act which became effective for cases filed after October 17, 2005, certain documentation MUST be provided to the Bankruptcy Court (not the Trustee's Office or the US Trustee's Office) within certain time frames (credit counseling certifications, wage/income certifications, copies of certain tax returns). Although I, as your Trustee, may require some of these documents as well, your failure to provide these documents to the Bankruptcy Court may cause the Bankruptcy Court to dismiss your original filing. It is your responsibility to see that each and every requirement of the Bankruptcy Court is met in order to prevent the Bankruptcy Court from dismissing your case.

9. **TRUSTEE REQUIRED DOCUMENTS**

In addition to the documents required to be forwarded to the Bankruptcy Court, as your Trustee, I require certain documents to be provided to me for the purposes of evaluating the accuracy of the Petition and Schedules you filed. Some of the documentation that I request may be similar to that you provided to the Bankruptcy Court. You must provide to both. Your failure to provide me the documentation I request, could be grounds for a request to the Bankruptcy Court that your case be dismissed, or a continuation of your 341(a) meeting, as further described below.

10. **DISMISSAL REQUESTED**

Debtors are asked to supply information or documentation to the Trustee. IF such information is not provided PRIOR to the 341(a) meeting, the Trustee will file a motion with the Court to request a dismissal of the Debtor's bankruptcy filing, or a motion to object to the Debtor's discharge. It behooves each debtor to resolve all outstanding issues within these time periods. It is recommended that each debtor cooperate fully to assure compliance of all documentation prior the scheduled 341(a) meeting.

IN ACCORDANCE WITH 18 U.S.C. SECTIONS 152 AND 3571, DEBTORS ARE REMINDED THAT THE PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY IS A FINE OF UP TO \$500,000, IMPRISONMENT FOR UP TO FIVE YEARS, OR BOTH.