

MOST COMMON CHAPTER 13 TRUSTEE QUESTIONS DURING YOUR MEETING OF CREDITORS (341 MEETING)

The first thing the trustee will do is take attendance; he wants to just confirm you and your attorney are in attendance at the meeting. Then he will then call each case individually and request that you state your legal name for the record and then swear you in. After that the Trustee assigned to your case will verify certain information from your petition with a series of mostly Yes/No questions. The following are the most common questions asked, but it is not all the questions that could be asked, and every case is different.

1. Do you still live at “address listed on petition”?
2. Have you reviewed your petition before this meeting?
3. Did you sign your petition before filing?
4. Did you list all your assets?
5. Did you list all your debts?
6. Have you read the Bankruptcy Information Sheet?
7. Do you still work at “employer listed on petition”?
8. Do you pay alimony or child support?
9. Do you have any cryptocurrency?
10. If your plan has any step payments or changes in payment, the trustee may ask if you know what those are based on.
 - a. These are usually based on car payments ending or retirement loans ending.
11. Have you filed all your taxes, state and federal for the last 4 years?

The trustee may follow up on your questions with some comments to your attorney about your plan. This is usually legal talk; the trustee often will tell us if there are any potential issues he foresees with the case or any adjustments he recommends.

This meeting is now being held via online video call with the app ZOOM. As a result, you should be in a quiet location without noise and distractions. Since you will be on video it is important to dress appropriately. No pajamas, no foul language on shirt, no obscene images on shirt. Please do not be in bed or doing other tasks. No driving while on the call. If you must be in your car, please make sure you are parked in a safe location (ideally not on the side of the road). You should avoid being in your car unless it is absolutely necessary.

If you have not used Zoom before, please take time before your scheduled call to familiarize yourself with the software. Please make sure you are using your Legal Name when signed into Zoom; if your phone shows any other name, for example, “iPhone or “Mike’s iPad” or “Samsung-521”, please update that to your legal name. **MAKE SURE IF YOU ARE USING WIFI OR YOUR CELL PHONE THAT YOU ARE IN AREA WITH STRONG SIGNAL.** If you feel like you will not be able to handle this for your call, please let our office know as soon as possible. You should be able to mute, unmute, and turn your camera on and off without issue. Some trustees will call roll and ensure that your camera works. Some trustees will want your camera off until he/she calls your case. Please practice with Zoom beforehand, if there are any concerns. Our office can set up a practice round using Zoom, if necessary.

Ashley F. Morgan Law, PC
722 Grant St, Suite G
Herndon, VA 20170
703-880-4881
www.afmorganlaw.com