

Meeting of Creditors

Notice of the bankruptcy case filing, the date and time of the meeting of creditors, and deadlines for filing certain complaints and objections will be sent to the debtor(s) and all creditors listed on the matrix within 7 to 10 business days after a case is filed.

The meeting of creditors is required by Section 341 of the Bankruptcy Code and the debtor(s) are required to attend. Pro se debtor(s) should become familiar with Bankruptcy Code Section 521 and Federal Rule 4002.

The purpose of the meeting of creditors is to enable the appointed trustee to examine the debtor(s) under oath regarding the information that has been filed with the Court. In all chapter 7, 12, 13 and in some chapter 11 cases, a case trustee is assigned by the court to administer the bankruptcy estate.

At the meeting of creditors, the trustee or creditors may inquire about the debtor's financial status, conduct, and financial affairs, and any other matters that are relevant to the administration of the debtor's estate. These matters could include factors which bear on an individual debtor's right to a discharge, the dischargeability of any particular obligation, or the debtor's claimed exemptions. Failure of the debtor(s) to attend this meeting may result in dismissal of the bankruptcy case.

Individual debtor(s) must bring a picture identification and social security card to the meeting of creditors for presentation to the trustee assigned to the case. If debtor(s) fail to bring ID, the meeting may be rescheduled to another date.

***Seven (7) days before the date set for the meeting of creditors, debtors must provide the trustee with a copy of the federal income tax return (or transcript of return) for the most recent tax year ending before the filing of the bankruptcy. Again, failure to do so may result in the case being dismissed.