

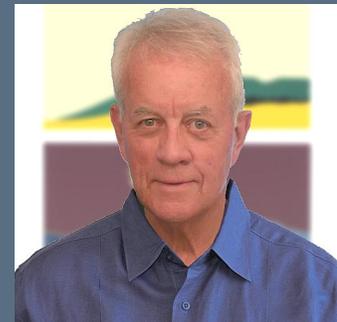
What happens at my Creditors Meeting?

About one month after your bankruptcy case is filed, you and your attorney will appear in front of the trustee assigned to your case. This event is called a Creditors' Meeting, Creditors' Hearing, 341 Hearing (for the bankruptcy code section that provides for this meeting), or various similar terms. This meeting will probably be your only required appearance with the court or trustee so it's understandable that you may be concerned about it. Let's take a look at what will happen at your Creditors' Meeting.

- The trustee will ask questions about your financial condition and give creditors the opportunity to do the same. Creditors almost never appear at this meeting, especially for credit card debts. You can sit and watch these meetings all day and seldom see a creditor appear.
- The trustee is responsible to see if there are any assets (things you own) that are available to pay the debts you owe to unsecured creditors (for example, debts owed on credit cards). You can think of the trustee as representing the creditors interests just as your attorney represents your interests.
- You'll be under oath to tell the truth, just as in a court of law, although this is not a court and the trustee is not a judge.
- You must have your photo ID (usually a driver's license) and proof of a Social Security number.
- The trustee will ask you a series of standard questions about your identity and whether you reviewed your bankruptcy papers before they were filed, plus possibly other questions based on your filed schedules. For example, the trustee will usually ask about any real property you own or have owned in the recent past.
- The meeting is not a quiz or an inquisition and you won't be asked trick questions. Here is some advice about answering the trustee's questions:
 - Listen to the question. Don't start answering before the trustee has finished asking the question.
 - Answer the question directly as asked. Don't add unnecessary material to your answer.
 - Always tell the truth.

You'll probably be surprised by how quickly your meeting is over!

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