

## STANDARD QUESTIONS AT FIRST MEETING OF CREDITORS

THESE ARE PUBLIC MEETINGS AND YOU MAY SIT IN ON THE ONES BEFORE YOURS TO SEE HOW IT WORKS. WHILE STANDING OUTSIDE IN THE HALLWAY BE MINDFUL WHAT YOU SAY AS PEOPLE MAY OVERHEAR YOUR CONVERSATION. WHEN YOUR NAME IS CALLED, COME UP FRONT, GIVE THE TRUSTEE YOUR PHOTO ID & SOCIAL SECURITY CARD -GET THEM BACK!! TAKE THE OATH WHEN THE TRUSTEE ASKS YOU TO DO SO.)

1. *Name. Address. Social Security Number or Tax ID Number. Telephone number.*
2. *Did you list all your property? [yes]. All your debts? [yes]*
3. *What did you pay your attorney [i.e., \$400/\$800/\$1000/\$2000 plus filing fee].*
4. *Do you have any gold, jewelry, coin collections, guns, art objects that you did not list [no].*
5. *Within 90 days of your bankruptcy did you repay any old debts [no].*
6. *Within three years of bankruptcy did you transfer any of your assets to any children or relatives or repay old loans[no]. How do you happen to find yourself in bankruptcy [be brief]?*
7. *Do you have any "heired" property (where someone died and left you and other family members a piece of property)? [no]. Expecting a tax refund? How much? Security Deposits?*
8. *Has anyone died lately? Are you expecting to inherit anything? [no].*
9. *What business interests have you had during the past few years? [none].*
10. *Does anyone owe you any money? [no]. If so, name and address?*
11. *Where did you get the value for your home? [tax assessment/broker (market analysis/appraisal, if recent third party purchase, HUD-1 settlement sheet].*
12. *Where did you get the value for your car? [DMV/appraisal/Internet Kelly Blue Book/cost].*
13. *Did you consider chapter 13? [yes, but it was not best for us]. Cash value life insurance?*
14. *Anything repossessed or foreclosed on in the last year? [no?].*
15. *Did you review the petition before you signed it and is it true and complete in every way? [yes]*

Average time: 6 minutes Average waiting time: 0 minutes to two hours [denotes typical answers.  
ANSWER WHATEVER APPLIES IN YOUR CASE] **BRING YOUR PHOTO ID AND SOCIAL SECURITY CARD OR YOU WILL BOTH HAVE TO COME BACK IN TWO MONTHS!!!!!!!**  
Trustee: private attorneys from . . .

**Location:**

**BE THERE. NO EXCEPTIONS. NO EXCUSES! NO SHOW=EXPENSES+ DELAYS**