

Office of the Trustee, M. Regina Thomas
Chapter 13 Trustee

Frequently Asked Questions

At the Section 341 Meeting of Creditors

Listed below are questions usually asked of a debtor at the Section 341 Meeting of Creditors, which is conducted by the Chapter 13 Trustee or her staff counsel. This list is intended to be a guideline and is not representative of all the areas of inquiry that a debtor can expect from the Chapter 13 Trustee or a creditor's attorney or representative. The questions include, but are not limited to, the following:

1. Prior to the filing of your Chapter 13 petition, did you meet with an attorney to discuss all of your debts and assets?
2. Do you have any credit cards still in your possession?
3. Do you belong to a credit union? If so, is the credit union withholding anything from your pay for a loan or savings?
4. Have you ever filed bankruptcy before?
5. Are you buying a house or any land? (If yes, there are follow up questions about fair market value, debt on the property, titled interest in the property, etc...)
6. Do you pay or receive child support?
7. Do you have any leases or rent to own contracts? (If yes, there are follow up questions about the length of the contracts, proposals for funding, step increases to the plan when the contracts expire, etc...)
8. Do you have any lawsuits or claims for money damages against anyone? (If yes, there are follow up questions about representation by special counsel, status of litigation, disclosure in schedules, etc...)
9. Do you contribute money to a 401k or retirement plan? (If so, there are questions about loans against the retirement plans, amount of withholdings and contributions, etc...)
10. Has an employer deduction order (EDO) been filed in your case and have deductions from payroll begun?

Once again, the list of questions may include questions not listed above.