

The 341 meeting (or meeting of creditors) deals with your assets. A Chapter 7 trustee is appointed by the Court to conduct this meeting. 99% of cases are considered to be what is called a “no asset” case. However, every case must go through this process. I will let you know before the meeting if I think there will be any deviation from these general questions.

## **My Questions**

1. What caused you to file the case? (something brief here is all that is necessary).
2. You’ve had a chance to review and sign off on the paperwork filed?
3. You made sure to list all the assets that you own?
4. Do you own any real property?
  - a. If yes, How long have you been there?
  - b. Is it your homestead?
5. You made sure to list all your personal property including accurate bank account balances?
6. Have you sold, transferred, or given away any property in the last 2 years worth \$5,000 or more?
7. Does anyone owe you any money?
8. Can you sue anyone for any reason?
9. Are you expecting a windfall of money?
10. Do you understand the windfall rule?
  - a. The windfall rule is that you must notify your attorney if you become entitled to a windfall such as: inheritance, insurance proceeds, or gambling winnings. These proceeds may not be yours to keep.

## **Possible Trustee Questions**

1. Have you paid back any family members or friends?
2. Have you made any lump sum payments to creditors before filing?
3. Have you hired any attorney (other than a Bankruptcy Attorney) in the last 2 years.
4. They may have a general repeat of the questions I ask above and just ask more details about your answers