



STONE ROSE LAW

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FAQs: 341 Meeting of Creditors

"How long will it take? Do I need to take an entire day off of work?"

We recommend allocating at least ONE hour. An entire day is unnecessary. You will be one out of the six cases scheduled on the 30 minute time block. The Trustee is expected to spend less than 5 minutes on each case. This includes the time they call the case, have you sworn under oath, and asks the list of questions. They often run behind schedule but rarely more than one hour. We recommend joining the meeting early in case of technical difficulties.

"How do I prepare for my Meeting of Creditors?"

Your hearing will be on ZOOM. The day before, we recommend making sure your laptop, tablet, or phone is working on ZOOM by following the instructions below:

- 1) Test the Zoom application on your device: <https://www.zoom.us/test>.
- 2) Make sure your sound and video is working.
- 3) Properly identify yourself on your device:
 - a. Your name must be written as follows: FIRST, LAST; CASE #20-001234
Note: If no name is entered when first joining the meeting, the you will show up in the waiting room list as "SAMSUNG GALAXY" or "iPhone," etc. The Trustee could refuse to see you or report you did not appear.

"What are they going to ask me?"

They will never ask why you are filing bankruptcy. First, the trustee will ask you to state your name for the record. Then the trustee will verify your mailing address. Some Trustee will ask to view your ID & SSC for authentication. Sometimes the Trustee will ask a few specific questions about the assets or statements disclosed in your Petition. Answer quickly and briefly. You do not need to provide your life story.

If you are employed, be prepared to provide the following: (1) Name of your employer & (2) Address or cross streets of your employer.

These are some general "yes or no" questions the Trustee will ask:

1. Have you lived in the State for the greater proceeding part 180 days?
2. Do you live the current address disclosed in your petition?
3. Have you filed a previous BK in last 8 years?
4. Have you filed a BK using a different name or social security number?
5. Did you provide your Attorney the documents to draft your petition schedules and statements?
6. Did you review and sign off on your Bankruptcy Petition? And are you aware you signed under oath?
7. Are there any changes or omissions that need to be made?
8. Are you expecting anything from Will, Trust, or Inheritance?
9. Have you received anything from a Will, Trust, or Inheritance in the last 2 years?
10. Does anyone owe you money for any reason?
11. Can you sue anyone for money for any reason?
12. Did you provide the true and correct copies of your tax returns?

“Who do I contact the day-of?”

If you have any questions or problems the day of your hearing, call the bankruptcy line (480-739-2448). We recommend joining the meeting ten minutes prior to troubleshoot.

“Will my Attorney be with me?”

An Attorney from Stone Rose will join the ZOOM meeting. An Attorney is required to appear with you, but cannot answer any questions for you. They are there to listen, and notate changes or items needed from the Trustee.

“What happens when I join the meeting?”

- You must stay muted until the Trustee calls your case.
- When it is your turn, you must “unmute” and turn on your camera. Make sure you can be clearly seen.
- The Trustee will swear you under oath and ask the questions from above.
- Speak clearly. Do not speak when others are speaking.
- **Make sure you are in a private place with no persons in the background. They will eject you from the meeting if you are in a public place.**

“What happens after the 341?”

You must reference the “Reminders” reviewed with your Attorney on the day of your Signing. Here is a quick summary:

1. **Complete your second course:** If you have not already done so. This is required for discharge. You can complete this at www.moneysharp.org.
2. **Comply with Trustee demands:** If the Trustee requested for any documents, this is due immediately to our office. The Trustee will communicate any other demands to our office and we will contact you if necessary. If no demands are made, then no news is good news.
3. **For Chapter 7:** If all the above are complete, the clerk will docket the Discharge Order stating you are now discharged of the debts that are dischargeable in 3-4 months. (This excludes student loans, most taxes, restitution, fraud claims, court and state fines, child support or alimony.) This notice will arrive by mail.

Your case remains open for at least 1 year after filing. You must provide your 2024 taxes in April of 2025 to the Trustee.

4. **For Chapter 13:** Continue to make timely payments until we contact you regarding the “Confirmation”. We may ask for additional documents and address specific Trustee inquiries during the next 3-4 months.