

### **The 341(a) Meeting of Creditors**

The meeting of creditors for your bankruptcy case will be held at the “Emerald Plaza Center” located at 402 W. Broadway, Suite 660 (6<sup>th</sup> Floor), Hearing Room A, San Diego, CA 92101.

The downtown “Emerald Plaza Center” is situated within the same high-rise complex as the Westin Hotel. Emerald Plaza Center is located just off the 5 Freeway and Columbia Street. As a reference, it is within walking distance to the courthouses, the Gaslamp Quarter, and Horton Plaza. Use the entrance off of C Street.

You are to meet with your attorney 30 minutes prior to your 341 Meeting time with the Trustee.

1. Leave early. Give yourself plenty of time so you are not rushed and stressed. Provide yourself enough time to find the public parking, to walk up to the Building and meet with your attorney.
2. Make sure you bring with your original photo ID, Social Security card, bank statement or account activity report covering the date of the bankruptcy filing (for each bank account that you have), and any other documents your attorney has asked you to bring.
3. Bring money to pay for parking.
4. Please meet with your attorney in the sixth floor waiting room 30 minutes prior to your Meeting time to go over your file and to review the process.
5. You can go up the elevator (the ones nearest the C Street Entrance). (Please make sure to take the correct tower’s elevator).
6. Remember to turn off your cell phone while in the meeting room.
7. Your attorney will provide you a questionnaire to complete prior to sitting down with the Trustee.
8. When you are called, the Trustee will ask you for your photo ID and your Social Security card. (Have this identification in your hand and ready to pass over to the Trustee.)
9. After you are seated in front of the Trustee, the Trustee will swear you in, ask you to state your name and address for the record, and then begin asking you questions.

Standard questions asked by the Trustee at the 341 Meeting include:

- Did you read and sign the meeting questionnaire?
- Did you understand the questionnaire?
- Did you personally sign the petition and schedules?
- Did you read the schedules before signing?
- Did you list all of your assets?
- Did you list all of your debts?

- Are the schedules accurate?
- Do you want to make any corrections to the schedules?
- Have you lived in this state for the past two years?
- Do you owe anyone domestic support?
- How old are your dependents/children?
- Are you owed an income tax refund?
- Are your cars insured?
- Have you charged on your credit cards in the last 12 months?
- Have you ever filed bankruptcy before? If you did, did you receive a discharge? If so, when?

Answer the questions asked. If you are asked a Yes or No question, answer with a “yes” or “no.” Don’t elaborate.

Don’t answer questions not asked. If clarification is required with a "yes" or "no" answer, make it very short.

Volunteering information never helps you.

The Trustee may also ask how you reached the values on your assets and for more information about unusual assets or business interests. If the Trustee needs more information or documents that aren't available at the meeting, the meeting may be continued until another date when the information can be provided and any questions answered.

Lastly, try to relax. The trustee is not a judge and realizes that you may be nervous. Your attorney will have your file and will be able to assist you if any issues arise.