

## **Creditor Meeting Questionnaire**

Approximately six to eight weeks after you file Chapter 7 Bankruptcy, you will be required to attend a creditor's meeting. It will be attended by the trustee who is overseeing the bankruptcy, your attorney and both secured and unsecured creditors.

The purpose of the meeting is to affirm the accuracy of the bankruptcy schedules and to make sure nothing has been overlooked or concealed. The trustee is also trying to identify any signals of fraud, the true value of your listed assets, and if you are entitled to any money that is not reflected on your asset statement.

The following is a list of questions the trustee is likely to ask you.

1. Why did you file for bankruptcy?
2. Have you listed all your assets and debts on the schedules?
3. How did you determine the value of the assets on your schedules?
4. Have you been in an accident in the past year?
5. Are you entitled to a tax refund?
6. Are you entitled to an inheritance?
7. What do you plan to do with [unsecured collateral]?
8. Do you intend to pay for the unsecured collateral, or give it back?