

[trustee contact information block]

INSTRUCTIONS FOR INFORMATION REQUIRED FROM DEBTORS

I am the Chapter 7 Trustee who has been appointed by the U.S. Bankruptcy Court to administer this case. I require that each debtor provide me with a copy of the following documents **no later than ten (10) days prior to your scheduled meeting of creditors:**

1. Driver's license;
2. Social security card;
3. Tax returns, both state and federal, for the two most recent tax years, including all schedules and attachments;
4. Pay advices/paystubs relative to any payments received from employers within 60 days of the petition date;
5. Life insurance policy declaration page (or other similar documentation) for each policy showing the type of policy, the owner, the insured, the beneficiary(ies), the amount of cash value (if any), and the amount of any outstanding loan;
6. Proof of ERISA qualification as to any plan claimed as not property of the estate and the most recent statement for each such account;
7. Proof of IRA status on any account claimed exempt and the most recent statement for each such account;
8. For any section 529 education account, a copy of the most recent statement;
9. Property tax bill or tax card for all real property showing current tax value; if available, most recent appraisal;
10. Most recent mortgage statement;
11. Registration cards for each automobile or other vehicle owned or, if owned free and clear, vehicle titles; and
12. Bank statements for all accounts for the 90 days preceding and including the petition date.

As to all documents set out above, these must be provided to me no later than **ten (10) days prior to your scheduled 341 meeting** unless specific arrangements have been made with me in advance. **If they are not received by the date set forth above, the 341 meeting will be continued.**

Before or during the meeting of creditors, I may make specific requests for various other records and documents. These must be provided to me no later than **fourteen (14) days** after the meeting of creditors unless specific arrangements are made with me.

It is incumbent on the debtor and his or her attorney to make sure that the documents required or requested be delivered to me within the time lines set out above, or in the alternative that arrangements are made to extend the time lines in a reasonable fashion prior to the expiration of the time periods. In the event that documents are not timely provided, I may file an

appropriate motion with the Court and request that the fees and costs for bringing the motion be assessed against the debtor.

ATTORNEYS: [*To be tailored to trustee preference*]

PRO SE DEBTORS: Please submit documents in a pdf format and send to the following email addresses: _____ and _____. The email must indicate the debtor's last name and case number in the subject line. **Information provided in any other format will be discarded.** Our strong preference is that the information be sent in one email per debtor case.

REQUIREMENTS OF LOCAL RULE 4003-1(a)(1)

Debtors are cautioned to heed the requirements set forth in Local Rule 4003-1(a)(1) and to use the following guidelines in preparing a bankruptcy petition:

Schedule A – for any real estate owned by the debtor, improved or otherwise, indicate the full street address, including the county and state. In addition, real property descriptions should include the acreage, description of improvements, title ownership information, and basis for property value.

Schedule B – Generic terms such as “household goods,” jewelry,” and “guns,” are not adequate descriptions and are unacceptable pursuant to Local Rule 4003-1(a)(1). The information provided should include detailed information as to any individual item or group of items worth more than \$500. In the event that the description and supporting information do not provide sufficient detail, I may request that the schedules be amended and/or that items be professionally appraised at the debtor's expense. See notes below regarding specific categories of personal property assets:

- Jewelry: If any item is worth \$500 or more, a specific itemization should be included.
- Guns: Each firearm should be individual described with details on make and manufacturer.
- Musical Instruments: Each should be listed including year, make and model; “guitar” is unacceptable.
- Motor vehicles: Description should include model, year, mileage and options sufficient to check the value provided by the debtor in NADA Guide or Kelley Blue Book.

ONGOING DUTIES FOR CHAPTER 7 DEBTORS

Please be aware you have ongoing duties as a chapter 7 bankruptcy debtor under the U.S. Bankruptcy Code. **Debtors' attorneys are required to provide this information directly to their clients.** Please make a note of the following responsibilities:

1. You must notify your chapter 7 trustee immediately if, within 180 days after the date of your bankruptcy petition, you become entitled to receive any money or property either:
 - a. By bequest, devise, or inheritance;
 - b. As a result of a property settlement agreement with your spouse or divorce decree; or
 - c. As a beneficiary of a life insurance policy or a death benefit plan.

With respect to items a. and c. above, the 180-day period is measured from your bankruptcy petition date to the date of the decedent's death.

2. You must notify your chapter 7 trustee immediately if, after the petition date, you file tax returns for any prior year in which you are entitled to a total combined refund for all returns from all such prior years of \$2,000.00 or more and provide your chapter 7 trustee with copies of any such tax returns, along with any W-2 or 1099 forms. **Do not cash any tax refund checks without first obtaining your chapter 7 trustee's approval.**
3. If you discover that you owned or had an interest in any property or money or had a claim against some other person or entity that was not disclosed in your bankruptcy papers or in your answers at your meeting of creditors, you must notify your chapter 7 trustee immediately of the existence of such money, property, or claim and provide details as to the same. This includes any claims related to: medical treatments or conditions, financial transactions, violations of any rules or status by a financial institution or a creditor, and class action lawsuits.
4. If you discover that your money or property with a value of \$2,000 or more was paid or transferred to one of your creditors, or to or for the benefit of any of your relatives, or to any business or partnership in which you have an interest, you must notify your chapter 7 trustee immediately and provide the date and amount of the transfer and identity of the creditor or transferee.

The requirements listed above are ongoing, regardless of whether a no-asset report has been filed or your bankruptcy case has been closed. Please direct any questions to your attorney.

Thank you for your cooperation.