

**Sample 341 Meeting – Review this BEFORE your 341 call. Let us know if you have any questions BEFORE the 341 Zoom call.**

**On the zoom call, in a joint case, each client must answer out loud, and separately.**

**Your meeting will be similar to this, although the trustees can ask whatever questions they feel the need to ask, most of the time this is the format of a 341 meeting. This is just a representative sample, and yours may be different.**

**If you have any question about how you would answer any of these questions, please discuss with your attorney when he calls you BEFORE the meeting so you'll understand the questions and how to answer**

**TRUSTEE:**

Good morning West Law Client.

**WEST LAW CLIENT:**

Good morning.

**TRUSTEE:**

Please raise your right hand. Do you solemnly swear or affirm that the testimony you're giving here today will be the truth, the whole truth and nothing but the truth?

**WEST LAW CLIENT:**

I do

**TRUSTEE:**

Thank you. And will you please state your name for the record?

**WEST LAW CLIENT:**

(you will state your name)

**TRUSTEE:**

And what is a good telephone number where you can be reached?

**WEST LAW CLIENT:**

937-123-4567

**TRUSTEE:**

Thank you. Are there any creditors in this case? Trustee has heard no creditors enter an appearance. For the record prior to this 341 meeting I was provided with a copy of the debtor's photo ID, as well as the social security card, and the number did match, that set forth on the bankruptcy schedules. Are you still living at the same address that you were living at when you filed your bankruptcy?

**WEST LAW CLIENT:**

Yes.

**TRUSTEE:**

Counsel, do you want to enter your appearance and verify the identity of the debtor?

**COUNSEL:**

(Attorney name) on behalf of my client.

My client has been confirmed to me by voice and also by inspection of the photo ID.

**TRUSTEE:**

Thank you Mr. West, Mr. Client, can you verify that it is your signature on the bankruptcy papers that were filed with the court?

**WEST LAW CLIENT:**

Yes, it is.

**TRUSTEE:**

Did you read the documents, the petition, the statement and the schedules prior to signing them?

**WEST LAW CLIENT:**

Yes, I did.

**TRUSTEE:**

Did you sign those documents only after having the opportunity to review them with your attorney?

**WEST LAW CLIENT:**

Yes.

**TRUSTEE:**

Are you personally familiar with the information that is contained in those documents?

**WEST LAW CLIENT:**

Yes.

**TRUSTEE:**

To the best of your knowledge is the information true and correct?

**WEST LAW CLIENT:**

Yes.

**TRUSTEE:**

Did you list all of your assets and all of your debts?

**WEST LAW CLIENT:**

Yes.

**TRUSTEE:**

Are there any errors or omissions that you need to bring to my attention at this time?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

Have you filed a bankruptcy before?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

Did you receive, and did you read the bankruptcy information sheet provided by the office of the United States trustee? (this sheet is always provided to you after your case is filed).

**WEST LAW CLIENT:**

Yes.

**TRUSTEE:**

Your counsel sent me a copy of your federal and state tax returns, where those true and accurate copies of what you filed with the IRS?

**WEST LAW CLIENT:**

Yes.

**TRUSTEE:**

Have you filed your 2020 tax returns yet?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

And were there any large income changes between 2019 and 2020?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

Okay. If you should receive a tax refund greater than \$500, do not spend the money, provide a copy of the return to Mr. West's office. He will forward it to me and I'll review it to see if there's any portion of the refund that is due to your bankruptcy estate, okay?

**WEST LAW CLIENT:**

Okay.

**TRUSTEE:**

Do you have any type of a domestic support obligation?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

And what is your current marital status?

**WEST LAW CLIENT:**

I'm single. Divorced.

**TRUSTEE:**

And as a result of your divorce, does your ex-spouse owe you any money or any property?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

And are you still drawing unemployment? Or working again yet?

**WEST LAW CLIENT:**

It ran out the other day and I reapplied and I haven't heard anything yet.

**TRUSTEE:**

No other income that you have though from any other source?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

According to your petition, you own real estate at (your address)  
[or you are renting]

**WEST LAW CLIENT:**

Correct.

**TRUSTEE:**

How long has it been since you resided there?

**WEST LAW CLIENT:**

Let me see. Probably five years, maybe.

**TRUSTEE:**

Have you owned any other parcels of real estate in the past four years?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

Could your name be on the land or property of any relatives or any friends?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

According to your schedules, you have just the one vehicle, the [your car].

**WEST LAW CLIENT:**

Correct.

**TRUSTEE:**

Any other boats, motorcycles, campers, trailers, or four wheelers you may have owned in the past two years?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

I reviewed your day or bank statements covering the data filing. Did you have any other deposit accounts open on the day you filed the bankruptcy?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

Has anyone passed away where you could be in line to inherit money, property or anything of value?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

If someone should pass away within six months of your bankruptcy filing, you need to let myself and Mr. West's office know, because that does become an asset of your bankruptcy estate, okay?

**WEST LAW CLIENT:**

Okay.

**TRUSTEE:**

Do you have any type of a safe deposit box?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

Is there anyone who owes you any money?

**WEST LAW CLIENT:**

No, I wish.

**TRUSTEE:**

In the four years before you filed bankruptcy, did you transfer, sell, or giveaway anything out of your name?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

Have you paid any money back to a relative or a friend in the two years before filing this bankruptcy?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

Do you have any rights to sue anybody for any reason?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

Are you a part of any type of a class action lawsuit?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

Have you owned or operated any type of a business in the four years before filing?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

And in the three months before you filed bankruptcy, did any one of your creditors get paid more than \$600?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

Okay. Do you have any other assets of value that I haven't asked you about this morning?

**WEST LAW CLIENT:**

No.

**TRUSTEE:**

Mr. West, that's all I've got for this morning. Thank you very much. Good luck to you.

**MR. WEST:**

Thanks very much. You have a great day.