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## ABOUT YOUR CHAPTER 13 “MEETING OF CREDITORS”

### EVERYTHING YOU WANTED TO KNOW ABOUT YOUR 341 HEARING, BUT WERE TOO AFRAID TO ASK

- ❖ Approximately One Month after your case is filed, you will be required to attend a Meeting of Creditors at 1961 Stout Street (Byron Rogers Federal Office Building). As explained by the staff, this meeting (hearing) is required by the Bankruptcy Code and your attendance is mandatory. If you miss this hearing, we may sometimes reschedule it, but it will cost you \$300.00 for required fees, costs and attorney fees for attendance at the second hearing. **DON'T MISS IT!**
- ❖ Within a week or two, the Bankruptcy Court will be sending you a **NOTICE OF MEETING OF CREDITORS REGARDING THE DATE AND TIME OF THE HEARING**. This office will also send you a letter regarding the date and time of your hearing. Remember that this hearing is not scheduled by our office; therefore, we cannot reschedule the hearing. If both husband and wife filed this case, your hearings will be scheduled together (and at the same time) and **BOTH OF YOU** must attend the hearing.
- ❖ The location for your **MEETING OF CREDITORS** is **1961 Stout Street, Rm 16-200, Byron Rogers Federal Office Building**, Denver, Colorado and is relatively easy to find. It is an 18 story Federal Building attached located on 20<sup>th</sup> Street (between Stout Street and Champa Street) (See attached map). Review your notice of the hearing for the specific location and room number. You should plan on meeting Mark about 15 minutes before your hearing time.
- ❖ The 341 hearing is an opportunity for the trustee to review your bankruptcy petition, to question you about unusual aspects of your case, and to provide creditors an opportunity to ask you questions about your case. Typically, no creditors will appear at this meeting.
- ❖ Note that the actual time spent with the trustee is fairly minimal (normally 5 minutes or less), however since a number of cases are scheduled for each period of time and since the Trustees may get behind on occasion, you should plan on being at the courthouse for about an hour and a half (90 minutes).

- ❖ When it is your time to meet with the trustee, you will likely be asked several questions, under oath, relevant to your particular case. Answer the questions truthfully and you will have no problems. Mark will be with you at this hearing.

### **ITEMS TO BRING TO THE HEARING (If not already provided to this office).**

- ❖ Your current photo Drivers License **and** your Social Security Card. You cannot get into the building without the license and the Trustee will insist on seeing your Social Security Card!
- ❖ The next PAYCHECK STUB that you received after your case was filed. Bring a stub for each job that you worked at when your case was filed.
- ❖ Copies of the next BANK STATEMENTS (for all bank accounts with money in them) that you received after your case was filed. These statements will establish the amount of money sitting in your account on the date that we FILED YOUR BANKRUPTCY CASE.

### **IMPORTANT OTHER INFORMATION**

- ❖ The documents you give to the Trustee will likely not be given back to you. Thus, please bring copies that the Trustee may keep.
- ❖ One of the first questions you will be asked is “Have you made your first Plan payment yet?” While the Trustees don’t add a late fee if your payments are made late, try not to be late on this your first payment. Being late (or bouncing a check) even before your Meeting of Creditors is never a good sign in the eyes of the Trustee.
- ❖ Failure to furnish this information or any other information requested by the trustee at the Meeting of Creditors may result in a delay in the administration of your case, and you may be required to return for a second meeting of Creditors. Continued failure to comply may result in dismissal of your case or denial of your discharge.

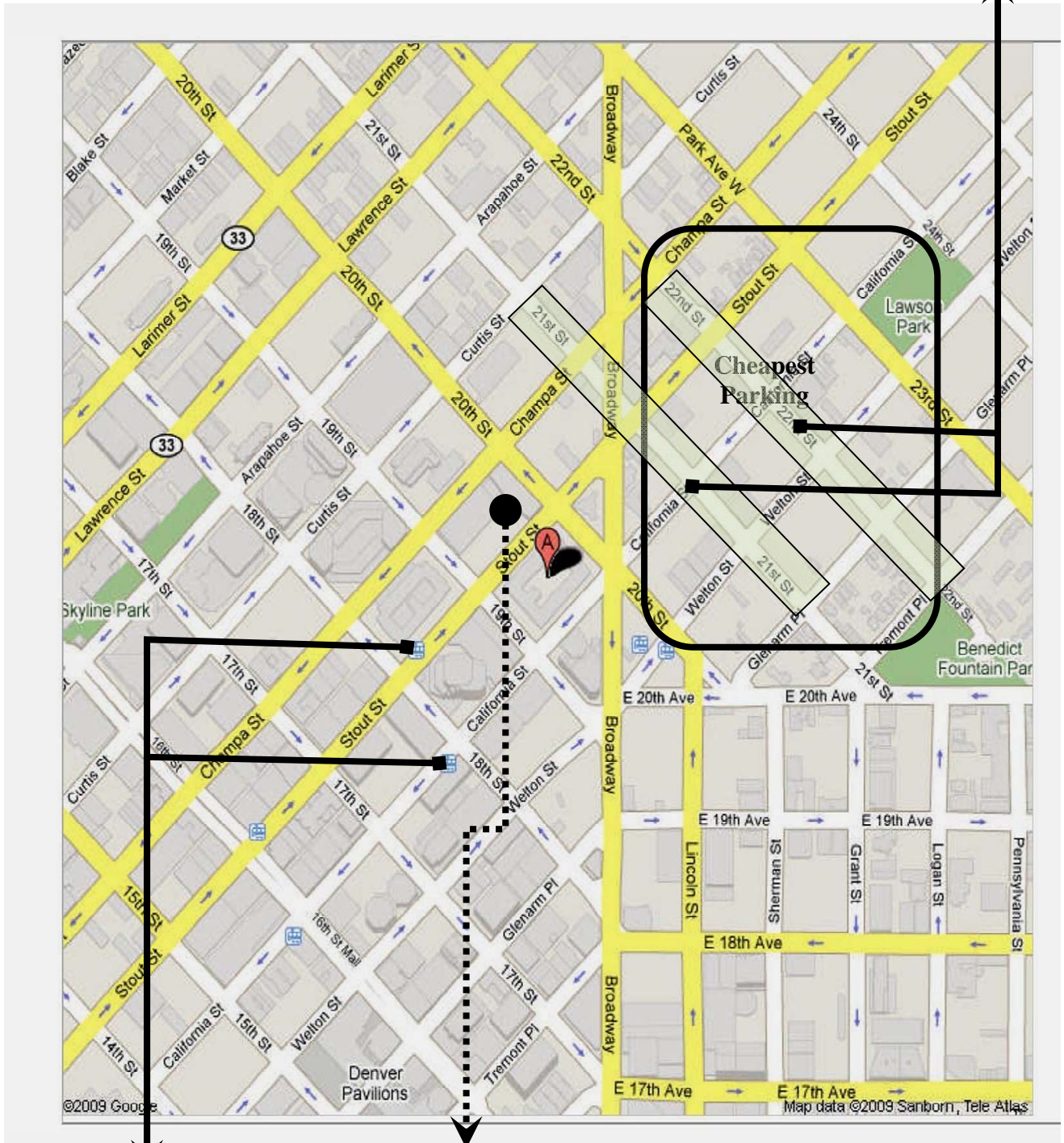
### **COMMON QUESTIONS TYPICALLY ASKED AT YOUR MEETING OF CREDITORS**

- State your name and address for the record.
- Have your schedules included all of debts that you owe, including debts to friends and relatives?
- Have you read the documents prepared by your attorney in your case?
- How did you arrive at the fair market value of your house/car or any other expensive items listed in the petition?
- Have you listed all of your assets in your petition?
- Will you be getting a tax refund this year? If so, how much do you anticipate getting?
- Did you bring copies of your pay stub and bank accounts for the date of filing?
- Have you disposed of any real estate or expensive personal property within the last four (4) years? If so, to whom and for how much?
- Have you paid any relative more than \$600.00 in the past year?
- Do you think that you’ll be able to make the Plan payments that you have agreed to?

# MEETING OF CREDITORS ROOMS

1961 Stout Street, Rm. 16-200  
Denver, CO 80294

2 Hour on  
street parking



**RTD Light  
Rail Stations**

**1961 Stout Street  
Rogers Federal Office Bldg  
16<sup>th</sup> Floor  
Front Entrance Only**