

# WESTERN NEW YORK LAW CENTER BANKRUPTCY CLINIC

## Chapter 7 Debtor(s) Requirement to Send Documents to the Trustee

### IMPORTANT INFORMATION - **Please Read**

In addition to the documents you are required to file with the court, there are other documents that you are required to provide to the trustee assigned to your case. A few days after you file your bankruptcy papers, you will receive a Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines (341 Notice) from the court. The Notice will include the trustee's name, business address and phone number.

The trustee will conduct a § 341 meeting of creditors in your case at the date, time and location noted on the Notice. You must attend this meeting, at which creditors may appear and ask questions regarding your financial affairs and property.

Chapter 7 debtors are required to provide **COPIES** of certain documents to the trustee at least 7 days prior to the first date set for the § 341 meeting of creditors. It is the **YOUR** responsibility to send these documents directly to the trustee. If you have questions regarding this requirement and/or where to send these documents, please contact your trustee directly

The following is a list of commonly requested documents:

- Bankruptcy Petition and Schedules
- Certificate of Credit Counseling
- two years of filed tax returns (or tax transcripts)
- Online printout supporting vehicle valuation ([NADAguides](#), [KBB](#), [Edmunds](#))
- Certificate of Title for your vehicle
- Most recent vehicle loan statement
- Most recent mortgage statement
- Tax assessment for your house from your local municipality
- Copy of Deed
- Paystubs received 60 days prior to filing (including filing date)
- bank statements (60 days to 6 months, depending on the trustee)
- A signed cover letter attached to the front of the documents. A sample letter is attached to this notice. Indicate the documents included in your submission.

**Additional Documentation:** The trustee may request that you provide additional documents, depending upon your case.

**Notice:** If you fail to provide these documents to the trustee at least 7 days before your § 341 meeting of creditors, your case may be **DISMISSED**.

Debtor 1: \_\_\_\_\_

Debtor 2: \_\_\_\_\_

Case number: \_\_\_\_\_

Date: \_\_\_\_\_

Dear Sir/Madam:

My Meeting of Creditors is scheduled for \_\_\_\_\_ at \_\_\_\_\_ a.m./p.m.

Included for your review are copies of the following documents:

- Title to all motor vehicles, boats and other vessels, motorcycles, trailers, and mobile homes owned
- The recorded deed to all real property owned
- Proof of balances due on mortgages (mortgage statement)
- Federal tax returns for the two prior years
- Real estate appraisals and/or property tax valuation issued in the last two years
- Bankruptcy Petition and Schedules
- Certificate of Counseling
- Vehicle valuation
- Auto loan statement
- Paystubs received in the 60 days prior to filing

Sincerely,

\_\_\_\_\_  
Debtor(s)