

DOCUMENTATION COVER SHEET

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NOTE: Please use this coversheet when sending your required 341 documents to the Trustee. It is important this information is included on all correspondence to the Trustee.

CASE NAME: _____

CASE NO: _____

§ 341 DATE: _____

§ 341 TIME: _____

Please visit the Trustee's website for further information and explanations and any necessary forms referenced.

<https://pages.trustesolutions.com/trusteerebeccahoytfischer>

ALL Extra documentation MUST be received by the Trustee at least 7 days before the 341 Meeting.

Send Copies Only. Originals WILL Not Be Returned!

Please find attached the following documentation:

_____ Most recently filed Federal and State Income Tax Return (w2's also if non-filing spouse included on taxes)

_____ Pay Stubs for the 60 days PRIOR to date of filing

_____ 3 months Bank Statements for ALL accounts (including PayPal, Venmo and all cash applications), identifying the bank and SHOWING THE BALANCE in each account on the date of the filing of the bankruptcy petition. If balances are not provided I am also sending a calculation of the balances in those account or documentation signed by a bank employee indicating the balance on the date of filing.

_____ Domestic Support Obligations Affidavit (IF APPLICABLE) – located on the Trustee's website

_____ Legible copy of picture identification

_____ Legible copy of social security card or W2 showing full social security number.

_____ Other: _____

**Please return this form completely filled out
with required extra documents.**

IMPORTANT NOTICE REGARDING YOUR CASE

The Office of the U.S. Trustee reviews bankruptcy cases filed without an attorney to ensure that the people filing them have been treated lawfully. Individuals can file for bankruptcy without an attorney but they are sometimes victimized by various dishonest actors seeking to take advantage of a difficult situation.

To assist our review of your case, please complete the form below.

You are not required to fill out the form; it is voluntary.

However, the information you provide can help our office determine if you've been treated unlawfully and/or if you were overcharged for services. Common red flags that indicate wrongdoing include:

- You were advised not to open court mail or attend hearings.
- You were told the case would not be a "real" bankruptcy.
- You were told to lie about a person's assistance that they provided to you.

Voluntary Statement of Bankruptcy Filers Without an Attorney

Name(s):

Case Number:

Phone Number:

Email:

Where did you get the bankruptcy forms that you filed?

The Court's website

Other website:

Given to me by:

Other:

Did you sign the bankruptcy forms filed in your case?

No.

Yes.

Did you have any help completing the bankruptcy forms?

No.

Yes. Please provide the name and contact information for the person or company who helped you if you have it:

Name:

Email:

Phone Number:

Address:

Website:

Did you pay this person or promise to pay them in the future?

No.

Yes.

If yes, how much have you paid or agreed to pay?

Did this person file your documents with the Court for you? No. Yes.

Did this person talk to you about any of the following: (Check all that apply)

Whether to file bankruptcy	What property you can keep after bankruptcy
The different types of bankruptcy	Tax consequences of bankruptcy
How to list your assets or debts	Any other advice about bankruptcy

Before you filed for bankruptcy, did anyone agree to help you with your debts? For example, did anyone offer to help you reduce your credit card or other debt or offer to help prevent the foreclosure of your home or repossession of your car?

No.

Yes. *If yes, please complete the information below.*

Name:

Email:

Phone Number:

Address:

Website:

Did this person talk to you about bankruptcy options? No. Yes.

Did you sign a contract or agreement with them? No. Yes.

Did you pay this person or promise to pay them in the future? No. Yes.

If yes, how much have you paid or agreed to pay?

Thank you for completing this form. If you have a contract, payment receipts, emails, texts, letters or other documents related to anyone you've identified on this form, you can include a copy of those documents when you submit this form.

Debtor Signature

Joint Debtor Signature

If you have any questions regarding this form, please contact the Office of the United States Trustee at 574-236-8105 or via email to: USTPRegion10.SO.ECF@usdoj.gov. Thank you!

IMPORTANT

FOR CASES FILED JANUARY 2, 2002 AND THEREAFTER, ALL CHAPTER 7 AND CHAPTER 13 DEBTORS MUST PROVIDE CASE TRUSTEES WITH PICTURE IDENTIFICATION TO VERIFY THEIR IDENTITY AND PROOF OF SOCIAL SECURITY NUMBERS.

Acceptable picture identification includes a valid state-issued driver's license, state-issued picture identification card, passport or legal resident alien card. Acceptable proof of social security number includes a social security card, a current W-2 form or some other official document which shows name and social security number. The 341 meeting will be continued to the trustee's next calendar date if a debtor does not have the required identification. A driver's license **CANNOT** be used to verify social security number. Separate official documentation must be provided.

You will be required to file an amended petition to correct any incorrect social security numbers. In the past, the U.S. Trustee Program (USTP) has identified many instances of incorrect social security numbers on bankruptcy petitions. In some cases, the USTP has uncovered social security fraud and has made the appropriate referral to the United States Attorney's Office.

Verifying social security numbers will protect innocent third parties from both the intentional or inadvertent use of their social security numbers and prevent bankruptcy fraud. The credit records of any individual whose social security number was used will reflect a bankruptcy filing, when in fact that individual may not have filed bankruptcy. The cost to correct the adverse credit history can be substantial. With your assistance, we will be able to reduce the number of cases which are being filed with incorrect social security numbers.

BANKRUPTCY INFORMATION SHEET

BANKRUPTCY LAW IS A FEDERAL LAW. THIS SHEET PROVIDES YOU WITH GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASE. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.

WHEN YOU FILE BANKRUPTCY

You can choose the kind of bankruptcy that best meets your needs (provided you meet certain qualifications):

Chapter 7 – A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the State where you live and applicable federal laws.

Chapter 13 – You can usually keep your property, but you must earn wages or have some other source of regular income and you must agree to pay part of your income to your creditors. The court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors, and make sure you live up to the terms of your repayment plan.

Chapter 12 – Like chapter 13, but it is only for family farmers and family fishermen.

Chapter 11 – This is used mostly by businesses. In chapter 11, you may continue to operate your business, but your creditors and the court must approve a plan to repay your debts. There is no trustee unless the judge decides that one is necessary; if a trustee is appointed, the trustee takes control of your business and property.

If you have already filed bankruptcy under chapter 7, you may be able to change your case to another chapter.

Your bankruptcy may be reported on your credit record for as long as ten years. It can affect your ability to receive credit in the future.

WHAT IS A BANKRUPTCY DISCHARGE AND HOW DOES IT OPERATE?

One of the reasons people file bankruptcy is to get a “discharge.” A discharge is a court order which states that you do not have to pay most of your debts. Some debts cannot be discharged. For example, you cannot discharge debts for–

- most taxes;
- child support;
- alimony;
- most student loans;
- court fines and criminal restitution; and
- personal injury caused by driving drunk or under the influence of drugs.

The discharge only applies to debts that arose before the date you filed. Also, if the judge finds that you received money or property by fraud, that debt may not be discharged.

It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible the debt will not be discharged. The judge can also deny your discharge if you do

something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records, or lie, or if you disobey a court order.

You can only receive a chapter 7 discharge once every eight years. Other rules may apply if you previously received a discharge in a chapter 13 case. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement (see below) or any other kind of document to do this.

Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the loan company that has a lien on your car). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.

WHAT IS A REAFFIRMATION AGREEMENT?

Even if a debt can be discharged, you may have special reasons why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your car. To promise to pay that debt, you must sign and file a reaffirmation agreement with the court. Reaffirmation agreements are under special rules and are voluntary. They are not required by bankruptcy law or by any other law. Reaffirmation agreements—

- must be voluntary;
- must not place too heavy a burden on you or your family;
- must be in your best interest; and
- can be canceled anytime before the court issues your discharge or within 60 days after the agreement is filed with the court, whichever gives you the most time.

If you are an individual and you are not represented by an attorney, the court must hold a hearing to decide whether to approve the reaffirmation agreement. The agreement will not be legally binding until the court approves it.

If you reaffirm a debt and then fail to pay it, you owe the debt the same as though there was no bankruptcy. The debt will not be discharged and the creditor can take action to recover any property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.

IF YOU WANT MORE INFORMATION OR HAVE ANY QUESTIONS ABOUT HOW THE BANKRUPTCY LAWS AFFECT YOU, YOU MAY NEED LEGAL ADVICE. THE TRUSTEE IN YOUR CASE IS NOT RESPONSIBLE FOR GIVING YOU LEGAL ADVICE.