

ROBERT E. EGGMANN
CHAPTER 7 TRUSTEE IN BANKRUPTCY
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To All Parties Not Represented by a Lawyer:

I am the Trustee for your Chapter 7 bankruptcy.

We will meet at your first meeting of creditors to review your financial affairs. I am not your attorney, and neither my staff nor I will give any legal advice on how you should proceed. My role is to administer the case and liquidate assets for the benefit of your creditors. Bankruptcy provides an orderly process to resolve these debts. This may require turnover or the sale of some of your property.

You will be asked to verify the accuracy of your schedules. Do not omit an item because you feel there is no equity or it is exempt. Please note that an “asset” case is not closed with your discharge order. It frequently takes one to two years to complete an asset case administration, and I may call upon you to provide further information or turn over property. Lack of compliance may be met by revocation or denial of your discharge and contempt proceedings. Willful deceit under oath and hiding assets are crimes and suspected instances will be referred to the United States Attorney for further investigation.

All property rights held by you as of the filing date are now under my control. This does not mean that I will take and sell everything you have. The law protects certain types of property from the claims of creditors. However, you must claim the proper exemptions, or protected status may be lost. If I feel an exemption claim is improper, I will object.

Finally, let me say that I know that most of you are honest, hard-working people who have encountered financial difficulty leading to your decision to file bankruptcy. These situations are stressful, and I will attempt to be sensitive to your needs. However, if there are non-exempt assets for administration, I expect cooperation and prompt surrender or redemption. In the case of personal property, I will usually allow you an opportunity to make a redemption offer, but if I have not received that within thirty (30) days of the first creditors meeting, I will instruct my liquidator to take possession. I will provide further instructions in each case as needed.

I am enclosing a checklist. Please note that the items and information I have requested are in addition to those items that you are required to submit to me under the Bankruptcy Abuse Prevention and Consumer Protection Act (“BAPCPA”). Please provide this information to me at least **ONE WEEK BEFORE** our meeting at the mailing address listed above, or electronically at the above e-mail address. **Send COPIES of the information to me. Retain the original documents in your personal file.** In addition, if you have listed a Domestic Support Obligation,

I must have the last known address for the party to whom the obligation is owed **AT OR BEFORE** the meeting, or I will not be able to conclude your meeting of creditors.

I DO NOT ACCEPT HAND DELIVERIES. PLEASE COMPLY WITH THE DELIVERY INSTRUCTIONS WHEN PROVIDING THE REQUIRED DOCUMENTS.

Failure to provide the information to me required by BAPCPA, or to comply with my request for information ONE WEEK before for meeting of creditors, will result in a continuance of your meeting of creditors to a future date. If your meeting is continued, you will be required to appear at the continued meeting of creditors.

Sincerely,

/s/ Robert E. Eggmann

ROBERT E. EGGMANN

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CREDITORS MEETING CHECKLIST

Use this page as a checklist for those items that are necessary for me to review at the first creditors meeting to determine if your case is an asset or no asset case. Please send the following items to my office at least ONE WEEK before the first meeting or creditors to avoid a continuation.

1. Copies of your pay stubs for the six (6) months prior to the filing of your bankruptcy.
2. Copies of your 2016 and 2017 (when filed) federal and state tax returns.
3. A copy of your bank statements that cover the date that you filed bankruptcy.
4. If you have any judgments in your favor, or are in the midst of legal proceedings seeking damages for yourself, send copies of pleadings and correspondence. Please provide the name, address, and telephone number for the attorney handling the case.
5. If you own your home, please send the latest tax statement with the assessed current real market values of the property.
6. If you have listed your home for sale within the last year, send a copy of the listing agreement. Do not continue to list for sale or sell any real property unless first abandoned by me.
7. If you own your vehicle(s), send a copy of the title for each.
8. If someone close to you has passed away and you may be an heir, be prepared to discuss the matter. Entitlements or other property rights resulting from someone's death within 180 days after bankruptcy are estate assets and must be reported to me.
9. If you have been garnished within 90 days prior to filing bankruptcy, please inform me of the total amount which has been seized.
10. If you have an insurance policy on your personal property, please send a copy of this.
11. If you have transferred any credit card account balances within the last six months, please provide the date, the amount, and which account was paid.

If any tax refunds or other checks (other than payroll) exceeding \$400.00 in total amount were due to you as of your filing date, you are **NOT AUTHORIZED TO CASH OR DEPOSIT SUCH CHECKS WITHOUT MY PRIOR WRITTEN APPROVAL**. Be prepared to deliver such checks to me without negotiation or endorsement. Likewise, you are **not authorized to sell your property** without my prior knowledge and permission.

DEBTOR QUESTIONNAIRE FOR 341(a) FIRST MEETING

You must complete the following questionnaire before you testify. Fill in or circle the correct response.

My/Our true name(s) is/are:

First _____ Middle _____ Last _____

First _____ Middle _____ Last _____

I/We have lived continuously in Illinois for the last twelve (12) months. Yes No

Net wage due to me/us as of the date of filing: \$ _____

I/We held cash and coins in the amount of \$ _____.

My/Our actual bank accounts and balances are as follows at the date of filing:

Bank: _____ Account # _____ Balance: \$ _____

Bank: _____ Account # _____ Balance: \$ _____

I/We have a rental deposit of \$ _____. Refundable Non-Refundable

I/We have borrowed from relatives or in-laws within the last 18 months. Yes No

I/We have transferred money or property to relatives or in-laws over the last 18 months which would amount to a total value of **\$600.00 or more**. Yes No

I/We have listed all payments which would apply under **Paragraphs 3a and 3b** of the **Statement of Affairs** (Note: Insiders include relatives and in-laws). Yes No

I/We have listed all of the garnishments seized during the 90 days prior to my bankruptcy filing.
 Yes No

Under penalty of perjury, I/we hereby re-certify the accuracy of my/our schedules, subject only to the revisions and additional information noted above.

Signature: _____

Signature: _____

IMPORTANT:

**PROOF OF
IDENTIFICATION**

**EACH INDIVIDUAL DEBTOR IS REQUIRED TO
PROVIDE THE TRUSTEE AT THE HEARING:**

1. ORIGINAL picture identification

AND

2. ORIGINAL proof of Social Security number.

Acceptable picture identification:

- 1) A valid driver's license,
- 2) A government ID,
- 3) A state picture ID,
- 4) A student ID,
- 5) A United States passport,
- 6) A military ID, OR
- 7) A resident alien card.

The United States Trustee must approve any other form of ID.

Acceptable proof of Social Security number:

- 1) A Social Security card,
- 2) A medical insurance card that includes the Debtor's SSN,
- 3) A pay stub that indicates the Debtor's SSN,
- 4) A W-2 Form,
- 5) An IRS Form 1099, OR
- 6) A Social Security Administration Report.

The United States Trustee must approve any other form of proof.