

341(a) MEETING OF CREDITORS POLICIES AND PROCEDURES

Read all of this information!

EFFECTIVE STARTING WITH THE 341(A) HEARING DATE OF

August 1, 2025

341 meetings will be conducted using Zoom

Log in at: join.zoom.us

Meeting ID is 4076932279

Password is 4267876130

Please refer to the Trustee's website at www.magtrustee.com.

DOCUMENTS REQUIRED PRIOR TO THE 341(a) MEETING OF CREDITORS:

The following documents must be received by close of business on the **Friday (11 days) PRIOR** to the first scheduled 341(a) Meeting of Creditors. These documents must be in pdf format and must be submitted to: www.bkdocs.us. Failure to timely provide said documents will result in the following: 341(a) hearing will NOT be conducted; counsel will have to appear before the assigned judge to request a new hearing date; a request for disgorgement of fees may be made.

- **Clear** Photo ID
- Proof of SS#
- Ink-signed Voluntary Petition signature page (Not needed for pro se debtors)
- Current market analysis including an interior inspection and comparables of all real estate, regardless of the treatment of said realty in the plan. However, if the plan specifically proposes 100% and it is feasible, valuations will not be required prior to the 341(a) Meeting. [Note: zillow, RPR, and other on-line valuations are not acceptable, nor are tax assessments.] Valuation for all time shares is required.
- Pay advice for the 6 months pre-petition period from all sources paid into the household for that period. This includes but is not limited to: salary, unemployment, pension, disability, social security, 1099 income, child support, alimony, rent, loan repayments received by debtor, tips, cash income and the like.

- Rental income. Acceptable forms include leases, rent receipts or letters from tenants with signature, dates, unit occupied and amounts.
- Contribution letters. This must be signed by the contributing party and must include a date, name and amount. Any contribution of \$500 or more will also require a copy of a paystub or other proof of income from the contributing party.
- Last filed pre-petition federal tax return or tax transcript. [Note: we do not want any state tax returns]. In the event the debtor is not obligated to file tax returns for at least the past 4 years, then you must provide a 4-year IRS tax transcript.
- Business income/self-employment income. A profit/loss statement [cash flow] for the 6 months pre-petition period. See form on our website. A copy of business bank statements for the same 6 months period. Proof of business liability insurance. Business tax return if applicable.
- Unless specifically requested, do not send us the following: 1. state tax returns. 2. four years of federal tax returns. 3. deeds, mortgages, mortgage balance payoffs. 4. anything that you file and can be found on the docket. 5. Auto valuations.

DOCUMENTS REQUIRED TO BE SHOWN AT THE 341(a) MEETING OF CREDITORS:

- Original ink signed bankruptcy petition.

PROCEDURE FOR ADJOURNMENT REQUESTS OF THE 341(a) MEETING OF CREDITORS

- Adjournment requests must be made at least 3 business days in advance of the hearing and sent to www.bkdocs.us.
- ALL of the required information noted above in “Documents to be provided prior to the 341(a) Meeting of Creditors” must be submitted before the hearing will be adjourned.

Both you as attorney and the debtor have free access to the NDC to review claims, payments and case information. You and your client should immediately register for this access through *NDC.org*.